JOHN BULL

Vol. II. No. 36. SATURDAY, FEB. 9th, 1907. ONE PENNY.

[Registered at the G.P.O. as a Newspaper

The world is a bundle of hay;
Mankind are the asses who pull;
Each tugs it a different way,
And the greatest of all is John Bull

—BYRON.

Edited by
HORATIO BOTTOMLEY, M.P.

Contents

Rayner on the Rack.

The World, The Flesh, and The Devil.

John Bull's Biscuits.

The Truth about the Servian Court.

Mr. Dooley on Divorce.

John Bull in the City.

John Bull in the Courts.

Why I am Giving up my Literary Work.

John Bull's Post-cards.

The Cartoon.

The American Girl in Paris

The Hurly Burly.

Bull's Eyes.

The Truth about Canada.

John Bull's Womenfolk.

Two Books.

Letter Bag, Racing, etc.

The following notice of the Prospectus referred to below is issued by way of information only, and not for the purpose of inviting subscriptions, and no applications will be entertained unless the same are made on the footing of and with reference to such Prospectus, copies of which can be obtained from the Solicitors and Bankers, and at the Offices of the Company.
The SUBSCRIPTION LIST will OPEN on the 5th day of February, 1907, and CLOSE on or before the 8th day of February, 1907.
The Prospectus is dated 31st January, 1907, and has been duly filed with the Registrar of Joint Stock Companies.

General Investors and Trustees, Limited.

(Incorporated under the Companies Acts, 1862-1900.)

SHARE CAPITAL	£1,000,000,
divided into	
100,000 Cumulative 4½ per Cent. Preference Shares of £5 each ...	£500,000
100,000 Ordinary Shares of £5 each	£500,000
	£1,000,000
FIRST ISSUE OF	
60,000 PREFERENCE SHARES	£300,000
60,000 ORDINARY SHARES	£300,000
	£600,000

The Preference Shares carry a fixed cumulative preferential dividend at the rate of 4½ per cent. per annum on the amount for the time being paid up thereon, and rank both as regards dividend and capital in priority to the Ordinary Shares.
Of the above issue, 20,000 Ordinary Shares (being the maximum allowed by the Rules of the Stock Exchange) and 10,000 Preference Shares are to be issued and credited as paid up in satisfaction of the purchase price of the securities acquired as a first operation by the Company.
SUBSCRIPTIONS are INVITED by the Prospectus for the remaining—
50,000 Cumulative 4½ per Cent. Preference Shares of £5 each;
40,000 Ordinary Shares of £5 each;

Payable as follows:—
PREFERENCE SHARES—5s. on Application; 20s. on Allotment; 25s. on 15th March, 1907; 25s. on 15th May, 1907; 25s. on 15th July, 1907.
ORDINARY SHARES—5s. on Application; 20s. on Allotment; 25s. on 15th March, 1907; and the balance as and when called up, in accordance with the Company's Articles of Association.
The Preference Shares may be paid up in full on Allotment, under discount at the rate of 4 per cent. per annum.

General Investors and Trustees, Limited.

Dividends will be payable half-yearly on the Preference Shares, the first dividend, calculated on the several instalments from the due dates thereof, being payable on the 1st July, 1907.
The subscription at par of the entire amount of Preference and Ordinary Shares offered by the Prospectus has been guaranteed without commission, in consideration of the right conferred on the guarantors to a preferential allotment at par of one-third of the unissued Ordinary Shares (forming part of the Original Capital), in the event of such shares being offered for subscription within a period of five years from the formation of the Company.
The Directors and their friends have applied for Shares amounting in all (with the Shares for which they have signed the Memorandum of Association) to 4,000 Preference and 11,000 Ordinary Shares on the terms of the Prospectus.

DIRECTORS.

JOHN SMITH, C.B. (late Inspector-General in Bankruptcy), "Dunedin," Chichester Road, Croydon, Chairman.
B. NEWGASS (Merchant), 75-76, Lombard Street, E.C., Managing Director.
J. S. HARMOOD BANNER, M.P. (Chairman, Pearson and Knowles Coal and Iron Company, Limited), 24, North John Street, Liverpool.
Hon. Sir JOHN A. COCKBURN, K.C.M.G. (formerly Premier and Agent-General for South Australia), 10, Gatestone Road, Upper Norwood, S.E.
H. J. FELTON (Trustee, City Parochial Charities), 3, Temple Gardens, E.C.
HARRY KAHN (Merchant), 75-76, Lombard Street, E.C.

BANKERS.

LLOYD'S BANK, LIMITED, 72, Lombard Street, London, E.C., and Liverpool.

SOLICITORS.

TAMPLIN, TAYLER, and JOSEPH, 165, Fenchurch Street, E.C.

AUDITORS.

C. F. KEMP, SONS, and Co., 36, Walbrook, London, E.C.

SECRETARY and OFFICES.

JAMES DAVENPORT, 75-76, Lombard Street, London, E.C.

General Investors and Trustees, Limited.

The Company has been formed to conduct the business of a Trust and Investment Company, as defined in its Memorandum of Association. The Directors believe that the present is a favourable time for engaging in such an enterprise, securities being generally free from inflation, and the conditions of trade throughout the world being of a satisfactory character.
It has been shown by experience that a well-managed investment company enjoys many advantages which are not usually within the reach of a private individual, who cannot, generally, exercise that vigilance essential to successful results. The former is in a position, while, as a rule, a private investor is not, to make the investigations necessary to ascertain the real position and intrinsic value and prospects of the undertakings in which it contemplates investing its capital.
The business of participating in the underwriting of new issues of Home, Foreign, and Colonial Loans, and of Bonds, Debentures, and Debenture Stocks, and Shares and Stocks of approved Companies will form a prominent feature of the Company's operations.
The Company will also be prepared to act as Trustee under Trust Deeds for holders of Debentures, Debenture Stock, Bonds, and similar securities, and as Executors and Trustees under Wills or private trusts. The Directors also propose to co-operate with Executors and Trustees, or their legal advisers, in the financial administration of private trusts.

The Company, as a first operation, has entered into an agreement to acquire securities and investments (spread over 25 different undertakings, including Railways, Electric Power and Lighting, Tramways, and Industrials), at the price of £150,000. No cash will be paid on account of the purchase consideration, which will be satisfied as to £50,000 by the issue of 10,000 of the above Preference Shares credited as fully paid, and as to the remaining £100,000 by the issue of 20,000 Ordinary Shares credited as fully paid. The Vendors have agreed to hold these Shares for a period of not less than three years in the names of the Vendors or the survivor of them if the survivor shall so long live.

General Investors and Trustees, Limited.

The Securities and Investments so agreed to be acquired by the Company consist of property acquired by Messrs. B. Newgass and Co., of 75-76, Lombard Street, London, E.C. (the Vendors), during recent years in the course of their business, and represent:—

£128,650 Debentures and Mortgage Bonds	yielding, as appears below,
£19,490 Preference Shares	an income at the rate of
£26,896 Ordinary Shares	£3,729 7s. 0d. per annum.

The Directors, having gone carefully into the merits of these securities, are satisfied that they are suitable investments. In addition, they have obtained from Messrs. C. F. Kemp, Sons, and Co., the well-known Chartered Accountants (the Auditors of the Company), a report on the value and yield, which is as follows:—
"To the Directors of GENERAL INVESTORS and TRUSTEES (Limited).
"Gentlemen,—In accordance with your instructions, we have considered the Stocks, Shares, and Securities set forth in the Schedule of the Contract of Sale dated the 31st day of January, 1907, made between Benjamin Newgass and Harry Kahn (trading as B. Newgass and Co.) of the one part, and your Company of the other part, and assessing their value on the basis of the Stock Exchange Official List, Brokers' Quotations, and, in some cases, on the Audited Accounts and Reports, we are of opinion that the price of £150,000 at which your Company has agreed to acquire the same fairly represents their value as on the 15th day of January, 1907.
"We further certify that the said Stocks, Shares, and Securities during 1906 yielded an income of £8,032 2s., of which £5,704 represented Interest on Debentures and Mortgage Bonds, £833 Dividend on Preference Shares, and £1,495 2s. dividend on Ordinary Shares. These figures include £150, being the income actually received on Mortgage Bonds and Shares recently issued, which will in future rank for a full year's dividend, and be entitled to a further £697 5s. per annum.
"We are, Gentlemen, yours faithfully,
"C. F. KEMP, SONS, and CO.
"36, Walbrook, E.C., 31st January, 1907."

General Investors and Trustees, Limited.

The capital offered by the Prospectus for subscription will be utilised for the purposes of the business of the Company as above outlined, subject to the limitation provided for in the Articles of Association that no investment shall be made whereby more than 5 per cent. of the issued capital at the date of such investment shall become invested in any one undertaking, other than stocks, funds, and securities authorised by law as Trustees' Investments. It is the intention of the Directors to secure as wide a distribution as possible, both in regard to the nature of the undertakings in which they are interested and the countries in which they are carried on.
The Company will have the benefit of the valuable experience of Mr. B. Newgass, who has agreed to act as Managing Director for a term of three years from the 31st January, 1907, without further remuneration than the £300 per annum payable to him as Director under Article 96 of the Articles of Association, plus such share of the 15 per cent. hereinafter mentioned as may be agreed between himself and the Directors of the Company. Messrs. B. Newgass and Co. have also agreed to supply the Staff and Offices at 75-76, Lombard Street, E.C., for a term of three years at an inclusive sum of £1,750 per annum.
DIVISION OF PROFITS.—After carrying over to the next account in each year such sum not exceeding £5,000 as the Directors may determine to carry over, and after payment of the Cumulative Preference dividend and of a dividend at the rate of 5 per cent. per annum on the amount paid up on the Ordinary Shares, the balance remaining available for division will be disposed of as follows:—
85 per cent. to be applied at the discretion of the Board to one or both of the following purposes, viz.:—
The building up of a Reserve Fund and the payment of a further dividend to the Ordinary Shareholders.
The remaining 15 per cent. to the Directors and Managing Director of the Company (in addition to the Directors' fixed remuneration, under Article 96).
It is the intention of the Board to create out of the profits a substantial Reserve Fund, which they consider should ultimately be not less than 30 per cent. of the issued Capital.

General Investors and Trustees, Limited.

The minimum subscription on which the Directors may proceed to allotment is fixed by the Articles of Association at 50 per cent. of the Capital offered, but the Directors will not in fact proceed to allotment unless the entire amount of Preference and Ordinary Shares offered by the Directors (including those for which the Memorandum of Association has been signed) is applied for.
Nothing is payable for goodwill. There are no promotion profits, and there are no syndicate or underwriting commissions, with the exception of the above-mentioned option, but a brokerage of 6d. per share will be allowed on shares allotted upon applications bearing a broker's stamp.
An official settlement and quotation on the Stock Exchange will be applied for.
The Prospectus contains particulars of Contracts and other information required to be furnished by the Companies Act, 1900. Copies of the Memorandum and Articles of Association and of the Contracts can be seen at the Offices of the Solicitors of the Company, at any time during business hours. The Prospectus and Forms of Application can be obtained from the Solicitors and Bankers, and at the Offices of the Company.

JOHN BULL.

Politics without Party—Criticism without Cant:
Without Fear or Favour—Rancour or Rant.

Vol. II. No. 36 Saturday, February 9th, 1907. One Penny.

IMPORTANT NOTICE.

The Offices of JOHN BULL *have now been removed to* 4, RED LION COURT, FLEET STREET, LONDON, *where, in future,* ALL COMMUNICATIONS *must be addressed, except in regard to advertisements (see notice below).*

Letters must be addressed to the Editor, or the Publisher, according to whether they relate to Editorial or business matters.

All editorial inquiries MUST BE MADE BY LETTER.

All matter appearing in JOHN BULL, *unless otherwise signed, is editorial.*

TO ADVERTISERS.

Arrangements have been made with Messrs. Greenberg & Co., Ltd., of 80, Chancery Lane, London, W.C., who will in future conduct all advertising business connected with this journal, and to whom advertisers desiring spaces must apply for particulars.

SUBSCRIPTION RATES.

PER ANNUM, POST FREE.

UNITED KINGDOM — — — — — — — 6s. 6d.
FOREIGN COUNTRIES WITHIN THE POSTAL UNION — — — 8s. 8d.
SHORTER OR LONGER PERIODS IN PROPORTION.

All business communications to be addressed to the Publisher, JOHN BULL, 4, *Red Lion Court, Fleet Street, London.*

THEATRES, ENTERTAINMENTS, ETC.

LONDON HIPPODROME
TWICE DAILY,
at 2 and 8 p.m.
AN ENTERTAINMENT OF UNEXAMPLED BRILLIANCE.

DALY'S THEATRE.—Produced by Mr. GEORGE EDWARDES, EVERY EVENING at 8.15, MATINEE EVERY SATURDAY at 2.30, the new Comedy Opera, entitled
"THE LADY DANDIES" (THE MERVEILLEUSES).
Box-office 10 to 10. Telephone 3995 Gerrard.

ALHAMBRA. — "L'AMOUR." GRAND BALLET.—
AGNES AND JULIUS ZANCIG.
"Two Minds with but a single thought."
URBANORA Up-to-date Pictures, etc.
Doors 7.45. Manager, George Scott.

DETECTIVE WORK.

Divorce and Confidential Inquiries Undertaken by
WM. PIERREPONT,
With SECRECY, ABILITY, and DESPATCH.
GO TO HIM IF BLACKMAILED, Troubled, or in Difficulties.
Special experience also in Will Cases.
WM. PIERREPONT, 27, Chancery Lane, W.C.
T.A.: "Bullseye, London." T.N.: 10,973 Central.
REFERENCES TO LEADING LONDON SOLICITORS.

WHY PAY RENT?

The BRITISH HOMES SCHEME enables Policy-holders to reap the benefit of their investment
DURING THEIR OWN LIFETIME
and in the event of premature death to leave their legal representatives in possession of a comfortable home free from any mortgage charge or encumbrance. Particulars post free. GOOD PROSPECTS FOR ACTIVE AGENTS.
BRITISH HOMES ASSURANCE CORPORATION, Ltd.
6, Paul-st., Finsbury, E.C. M. GREGORY, Managing Director.

RAYNER ON THE RACK.

The observation which we have to make about this case is not that the doctors are doing their utmost to save Rayner's life, in order that in due season he may be hanged according to statute made in improvement of the Sermon on the Mount; we would not mention a little thing like that. What troubles us is that, while a policeman is watching at the bedside of this man, in hospital, a photographer is graciously permitted to take a snapshot for one of the ha'penny morning papers, in order that the Great British Public may note how he looks when propped up in bed with the bandages over his eyes. What troubles us still further is that one Gerhard, the proprietor of a hotel where Rayner stayed, is allowed to visit the hospital and cross-examine him, apparently on behalf of the police, while he lingers 'twixt life and death, and then to retail the result to the papers. The business of the police was to protect the man in their custody. They allowed him to be tortured.

Lest it should seem that we are drawing upon our imagination for facts antecedently incredible, we reproduce the second dialogue which occurred in the new Star Chamber. The report is from the *Mail*, 28th January:—

> "Mr. Gerhard, the proprietor of . . . visited the injured man in hospital again yesterday. . . . The constable on guard announced Mr. Gerhard to his prisoner, which the latter acknowledged with the words, "All right." "Are you any better?" asked Mr. Gerhard. "Yes, thank you," said Rayner. "Have any of your friends been to see you?" "No, and I don't want to see any." "I suppose you know that your wife has heard of it?" "Yes," he answered, in a choking voice; "the constable has read me the account from the papers." . . . "Why don't you tell me your people's address, and I will let them have any message." "No, I shall tell you nothing, as it is sure to get into the papers, for I heard the report of our last interview." "Do you still say Whiteley was your father?" "I am not going to tell you anything. I hope I shall die." "You had better tell me all you can in the interest of your defence." "There is plenty of time for that if I recover," he replied.

It will be noticed that the policeman was at the bedside during the whole of the conversation, and that apparently he made no protest against this monstrous and cruel attempt to wring from a prisoner in custody for murder information which he did not wish to give. By whose instructions was this outrage against justice, against law, and against human feeling committed? The constable at Rayner's bedside apparently did not even warn the man that anything he said would be used in evidence against him. Surely there is something rotten in the state of our police system when such a scandal is possible. Whatever the motive of the deed, our argument remains the same. For our law says that a man shall not be prejudiced in his trial, be his crime never so black or foul; yet here we have the whole crowd of ha'penny and penny sensation-mongering newspapers raking up his alleged liaisons, and forgeries, and embezzlements, and all the rest of it, photographers to snap him for publication as he lies at death's door, and a man admitted to his bedside, apparently to rack from him information which the police were unable to rack from him themselves. It is indefensible. It is brutal. It is pitiless. It is wrong. And because it is indefensible, and brutal, and pitiless, and wrong, we protest against it. The rack is for Rayner to-day. It may be for some friendless, innocent man on trial for his life to-morrow. We do not live in the days of the Inquisition. Our legal code is supposed to be founded on humanity. But we are kicking away the foundations, and building them afresh on Yankee-doodle. It is now time for an end to be put to the iniquity, once and for all.

THE WORLD, THE FLESH, AND THE DEVIL.

[The Editor discourses upon passing events and topics of the day.]

Our readers will be interested to learn that we have secured the exclusive right of publication of a new series of sketches by the brilliant Mr. Dooley, the American humourist and philosopher whose fame is world-wide. We publish the first of the series in this issue, and if it maintains the quality of the specimens already in our possession—well, John Bullites are in for a treat.

We have seen a considerable number of extracts from the writings of the late Mr. Whiteley. But here is one which we do not remember to have noticed. It is from *T.A.T.* of March 10, 1906: "Anything like deceit or trickery will cost you dearly in the long run."

Mr. Chamberlain will not be seen in Parliament this session. Poor Mr. Balfour!

The appointment of Dr. Macnamara to office will give satisfaction to his wide circle of friends inside and outside his party. We hope it will also give satisfaction to himself. He attained to prominence as the unsparing critic of Mr. Balfour's Education policy. He is a whirlwind with an Irish accent, the energy of a steam engine, and the bright and breezy volubility of an Irishman at large. He believes in push, measures six feet or more in self-confidence, and may be heard of at the National Liberal Club, six tables away. He is a thoroughly good fellow, and he has our congratulations.

The *Kimberley Advertiser* alleges that "where women's votes are concerned John Bull is apt to be afraid of his own shadow." We make haste to state that our beloved contemporary labours under a pernicious delusion. John Bull is afraid of nothing—certainly not of his own shadow. He meets it pretty often in one place and another, and he can see nothing in it to be afraid of, his contour being on classic lines. Nor does he care twopence whether women have votes or whether they have them not. He will vote for their having votes if and when it should appear that they want them—but he must be satisfied on the point. Once satisfied, anything to oblige the ladies.

Recently Mr. Clement Shorter desired to know the precise purport of the dramatic critic in this world. Having given the matter careful attention, we have come to the conclusion that the self-important babbler in question has no purport whatever, and should be abolished as an unmitigated nuisance. In one of Lord Northcliffe's organs we find its dramatic critic putting over his half column the heading, "'When Knights were Bold.' Mr. James Welch in a Capital Farce." Turning to another of Lord Northcliffe's organs on the same morning, we find its dramatic critic putting up over his sixteen-line paragraph, "James Welch Welshes. Popular Comedian appears in a Poor Play at Wyndham's." It is not for us to decide which of these two remarkable persons knows a good or a bad play when he sees one, but it is obvious that if anybody wants to ascertain the merits of "When Knights were Bold," he will not be able to do so from either of them.

What is a British dramatic critic? He is a young gentleman, or an old one, who has the honour of a free seat at all first nights, and as often as he pleases thereafter, in order that he may express in print his approval or disapproval of plays he could not have written himself. Sometimes he has a box all "on his own," and always he may be discovered in a group at the bar at the end of every act. Some of the longest-winded dramatic critics in the provinces are sixteen years of age at least. When they are attired in evening dress you would suppose they earned sixteen thousand a year, whereas they earn as much as £52 per annum, and employ their spare time in canvassing. In London the dramatic critics often earn more; but for what they say the public does not care one bawbee, sou, cent, or tin-tack. They go to see a play if it pleases them, and they stay away if it does not. Anybody can criticise a play, or praise one. If it is historic, you go to the Free Library, borrow a book of the period, and reproduce in your criticism what it tells you; if it is a sex play, or a melodrama, or a comedy, or a farce, you look at it from your own window, and praise or damn as pleases you, always making clear the fact that you have forgotten more about the stage than the author, the actors, the manager, the chef d'orchestre, and the limelight-man have ever learned. It is all as easy as shelling peas.

According to an American paper, every man and woman and boy at Port Republic has forsworn tobacco. This consummation appears to be due to the declaration of an evangelist who swooped down on the community and declared that "Hell is full of chewers and smokers; cigarette smokers are chained in the hottest corners." What puzzles us is how some people get their news. We suppose that if, relying merely on rumour, we were to say that the region referred to was full of evangelists, as well as of people who neither chewed nor smoked, we should not be believed on affidavit. We make no such assertion. Even Mr. Marconi, so far as we are aware, has not yet entered into any arrangement for the transmission of authentic messages, either to evangelists or editors, and it is, therefore, obvious that the evangelist of Port Republic is merely guessing. Gentlemen, you may smoke.

What utter nonsense is sometimes dished up in the shape of newspaper sermons! Here is one from the pen of the Rev. Dr. Balgarnie, who preaches from the text, "Take no thought for the morrow." He tells us that it is un-Chrisian to make New Year's plans and resolutions, except to "renew the covenant of our conversion days," and so on. He excuses the fact of his having booked up a year's pulpit engagements on the ground that they "are God's calls"—just as though every man's work wasn't. And he concludes with the terrible warning of St. Paul, who "*would* go up to Jerusalem—and went to Rome a prisoner." It appears that he went "*for some reason of his own*"—after his last mission tour in the west. But what about the Bishops who are now on the Continent "for some reason of their own?"

We never had a very high opinion of Yankee justice, which enables lynchers and other law-breakers to obtain a triumphant acquittal. But if Thaw is allowed to escape, our opinion will be still lower. His abuse of the privilege to challenge jurors, thereby delaying the preliminaries of the trial for many days, would doubtless not have been tolerated in any one but a millionaire. It would be interesting to find out precisely what fortune is sufficient to place a Yankee above the law. If Caruso had been somewhat more thrifty, we presume that nothing would have been heard of his little trouble.

They appear to be having high jinks down Croydon way. Someone has sent us the *St. Michael and All Angels' Magazine*, from which we gather that there is to be a tea party in connection with the Temperance Society, and "that dried milk is not going to be used again, for although it is quite real and very good, it has a *habit* of not dissolving in the tea—which is tiresome—so don't stay away because of the milk." A "habit," however, is something which can be cured. Why not try dissolving views? But there are other good things in store. "A member of the congregation" has a recipe for "Home-made marmalade." "Orders may be sent to the vicarage," and the maker of the marmalade "would be very grateful for empty jars and bottles. These also should be sent to the vicarage." Now, we wonder whether it really was the milk which kept the

people away from the tea meeting! What price the marmalade?

A Jamaica resident writes: "Sir A. Swettenham is a strong and capable man, who succeeded a weak and rather incompetent one. He has been keeping the Legislative Council and other local authorities in order since he came here, and no doubt a number of people hate him in consequence. This accounts for the action of the Mayor of Kingston, who impertinently wired to America on his own account, and actually asked the squadron to stay without consulting the Governor or island authorities in any way. The delay in despatching one of our own ships to Kingston was very disgraceful, but the last Government are responsible for leaving the West Indies defenceless. The Blacks can now rise and massacre the Whites whenever they choose." We are not, however, disturbed by fears of that Black rising. Nor does our own information as to the personal merits of the Governor quite coincide with the views of our correspondent.

Really, Mr. Schooling, the statistical gentleman who draws pretty pictures to lure the gentle reader into the study of figures, is becoming too ridiculous. He was over-clever when he had fiscalitis on the brain. He is stupendously idiotic now that he has Progressiphitis on the liver. In a report upon London County Council finance he confessed his object as that of causing the L.C.C. increased difficulty in borrowing money. "It would be most desirable," he says, "to get the London County Council stock removed from the list of Trustee stocks, that is to say, from the list of stocks in which trust moneys may be invested." Verily, the gentleman who wrote the Proverbs of Solomon must have had Mr. Schooling in mind when he uttered the saying which is written: "Though thou brayest a fool in a mortar among wheat with a pestle, yet will not his foolishness depart from him."

Into the details of the financial panic consequent upon the adoption of Mr. Schooling's lunatic proposal we do not propose to enter; it is sufficiently obvious to anybody except a man with his head in a sack. But to the man in the street we should like to point out that at the present price County Council Three per Cent. stock, from the point of view of yield, is an exceedingly good thing, as the slightest glance at the quotation list will show, certainly better than some Preference railway stocks which are in the Trustee list; and that from the point of view of security, it is a great deal better than any railway Preference stock, for while L.C.C. investors are secured on the rates, the railway investor is only secured on the earnings. But we are conscious that this philanthropic explanation of ours is a work of supererogation. Nobody in his sane senses would ever be influenced by Mr. Schooling, as Anti-Progressive and finance expert, and in people who are not in their sane senses we take no sort of interest whatever—at all events not until they begin to excite sympathy as inmates of lunatic asylums.

Mr. Reginald McKenna, M.P., who has the honour of succeeding Saint Augustine as Education Minister, is a gentleman with a clean-shaven face, 44 as to age, and without a wife as to domestic condition, preferring to do all the rowing in his boat. He has brains, the gift of a tongue ever ready in debate, an earnest manner, a capacity for hard work, and a way of making himself popular. He entered the life parliamentary as the protegé of Sir Charles Dilke, and first attracted notice to himself by worrying a Tory Chancellor of the Exchequer about somebody's stripped tobacco. By trade he is a barrister, though he has made more money as Financial Secretary to the Treasury; by religion he is a Home Ruler; and as he took honours at Cambridge in mathematics, he should also be good at sums. His motto is, "Always back yourself for a win and a place."

The agitation on behalf of Senor Ferrer, the Principal of the Modern School at Madrid, is growing apace, and is now being supported by most of the leading men of France and Italy. The trial, however, is being indefinitely delayed, and, as a well-informed correspondent writes us, "Goodness only knows when it is to come on. That the case has been dragging on for several months only proves that the Government possesses not a tittle of evidence against Ferrer—but no doubt they will manufacture some." We have already expressed our opinion that this is a Spanish Dreyfus case, and we hope our readers will keep their eye upon it.

A young Swiss officer has just been sentenced by court martial to ten days' imprisonment and to the payment of damages for "losing his head" during last year's annual manœuvres. It appears that he fell into the hands of the enemy, and, "forgetting himself in the excitement of the moment," he did all sorts of things he should not have done. We commend the idea to Mr. Haldane.

A courteous correspondent, who signs his letter "Quo Vadis?" asks us what we mean by the "spacious freedom" and the "light undimmed" which, in our remarks on the Rev. R. J. Campbell last week, we suggested were to be found at the summit of the hill which the reverend gentleman has set himself to climb. One of the penalties of writing or speaking in figure is that somebody is sure to spring up and demand to know what you mean by it. But our answer in this case shall be plain. We mean that when a man has taken his courage in his hands and honestly faced his problem, with all the weight of superstition, tradition, and creedism against him—faced it and thought it out for himself—he has gained for his mind, for his heart, and for his conscience, a freedom otherwise impossible to him, as well as a light no longer hidden from his sight in clouds of doubt and mazes of contradiction. "Sensible men are all of the same religion," remarks Waldenshare in "Endymion." "Pray, what is that?" questions the Prince. "Sensible men never tell," replies Waldenshare. We are glad Mr. Campbell has had the courage to smother that Disraelian cynicism in an outburst of intellectual honesty.

Although the latest development in the Lewis case acts for the moment as a sedative to the public indignation against Sir Ralph Littler, who may, by a stroke of good luck, escape from the sorry position in which the confession of the girl Marsh had placed him, our own opinion as to his utter unfitness for the judicial bench remains unchanged. Whilst, however, deferring further comment until the pending perjury proceedings are disposed of, we desire to protest against the great injustice done by the *Daily Mail* and other journals to the Home Secretary. Mr. Gladstone has no right whatever to release Lewis upon the confession of Marsh until that confession has been thoroughly sifted and tested. A worthless wench who admits that she committed perjury in order to shield her lover, might just as likely commit it again in order to spite him. We shall see.

We have good ground for believing that there is a very wide difference of opinion between the Ministry and the Irish party as to the character of the "first instalment" of self government which it is proposed to offer this session. It looks as though it may be an Irish session—unless Mr. Redmond is willing to wait a bit longer on the promise of more.

Members of Parliament receive many strange appeals, but the following one somewhat perplexes us:—

"Sir,—The undersigned has the honour to pray You respectfully to use your power, as protector of Right

and Justice, and to add a recommendation to the annexed petition addressed to H.E. the Minister for Foreign Affairs.

"Having been informed by my Memorials (1905), containing an Official Report, of the absolute certitude of my right so violently outraged, and wishing not to increase my anxiety, You will have the kindness to compose me by granting me with a word of reply.

"With sincere thanks, anticipated on your benevolence, I have the honour, sir, to be your obedient servant, George Pleyoult, British subject, master mariner, signed, under power of his procuracy, by his father, F. P. Pleyoult, 44, Queen's Road, Bayswater, W., 5th February, 1907."

Accompanying this letter is a petition to the Foreign Office, from which we give this extract:—

"Right and Justice have been so violently outraged that it became vehement in the highest degree. My powerful Fatherland cannot be implicated in such a shameful anarchic coalition, like another country: by weakness of influence. It can do its duty, since I did mine when exposing my life to peril every day during so many years, and being several times nearly drowned, and using the greater part of my strength, whilst my brother succumbed through similar struggles for Justice.

"This divinity is more accessible and less expensive between the savage men I saw.

"In order to prevent new calumnies for pretended ill will to close our case, or for alleged want of insisting or of moderation in our claims, or even for want of sanity in our arguments (like express themselves near third persons, some vindictive vipers in order to poison our ulcerated hearts as much as possible),—I had the honour to write, at first to Your Excellency that my father and myself, we are disposed to accept whatever sum You will find it right for us to accept."

It seems to be a hard case, and we must look further into it.

"Prebendary Carlile, of the Church Army, left Victoria this morning for his annual visit to the Continent, with the object of collecting funds for his Society among the colonies of wealthy English visitors and residents in the South of France."

So say the papers. We wish the Prebendary a joyful holiday and a good collection. Mr. Chips is still cutting firewood. Doubtless, on his return, Mr. Carlile will now and then run down to the races to "collect funds for his society." What humbug! Does the Army pay the "exes"?

We received the other day an article on "Immoralities of Art," in which all exhibitions showing pictures of the nude, undraped sculptures and nude figures as decorations on pottery, book-covers, etc., were scathingly denounced, the public being advised to boycott all such exhibitions and productions and fight against this "present cancer of immorality in Art." The article concluded by stating that "the writer has had practical experience of all what he has written above, and trusts that this may be the means of enlightening public opinion, and of the commencement of a badly-needed reformation." With the manuscript we received a letter from the author, suggesting that, in the event of the article being published, "if well placarded by you, it would bring many buyers of your paper." Oh, "Purity—Purity!" What crimes are committed in thy name!

French colonisation has never been conducted very cleverly. In their Indo-Chinese dependencies the natives were in the habit of drinking a spirit called chum-chum, distilled from rice. The French authorities put a poisonous liquor on the market to take its place. The natives retaliated by drinking French wines. Now the French have put a prohibitive import duty on their own wines, so that the natives must drink the official poison. A Paris paper has already begun to talk of intoxicolonisation—quite a terminological exactitude.

Would any reader of JOHN BULL like to give a helping hand to a real, good, worthy brother who has fallen by the wayside? Never mind his politics or anything else of that sort. He is a true, fine chap, with the heart of a lion and the gentleness of the lamb. Handicapped all his life by ill-health and poverty, he has yet always been in the first fighting line for what he believed—and believed with the fervour of an obsession—to be the right. We refer to poor Ben Tillett, agitator, orator—the revolutionary Socialist if you like—but *such* a good fellow. He is now stricken down, and his comrades, mostly poor, like himself, are getting up a fund for his benefit. Now is the time for all of us—and especially those of us who have regarded him as a dreamer of dreams—to give him a little practical taste of that human brotherhood which he could only preach. Here goes with £10 to start the list. Now let your pounds, your shillings, and your pence roll in.

John Bull's Biscuits.

AWARD No. 187.

For having a special parade of the local police force for the purpose of presenting Constable Geo. Earle with the sum of five shillings "for courageous conduct in stopping a runaway horse,"

THE CHIEF CONSTABLE OF BRIGHTON
TAKES THE BISCUIT.

AWARD No. 188.

For summoning a man who has been dead since last October for non-payment of rates,

THE HEYWOOD OVERSEERS
TAKE THE BISCUIT.

AWARD No. 189.

For stating that Portsmouth Harbour was recently frozen over, and that "steamers had great difficulty in forcing a passage through the ice,"

LLOYD'S NEWS
TAKES THE BISCUIT.

AWARD No 190.

For recommending an undischarged bankrupt to readers requiring financial advice,

THE LATE CITY EDITOR OF *M.A.P.*
TAKES THE BISCUIT.

AWARD No. 191.

For confessing to three bigamous marriages and saying that he should be glad to get his trial over so that he could "start afresh,"

MR. JOHN LEE
TAKES THE BISCUIT.

AWARD No. 192.

For giving the game away by proclaiming that the Street Betting Act has reduced the circulation of its rivals by "half a million a day,"

THE *DAILY NEWS*
TAKES THE BISCUIT.

AWARD No. 193.

For advertising for a man and wife "for country residence in Gloucestershire, terms 10s. per week, furnished quarters, except bed; no board, coal or gas light,"

"J. KELLY WHITE, ESQ.," 4, EASTCHEAP,
TAKES THE BISCUIT.

AWARD No. 194.

For writing in a recent poem "Bring in the green larch from the frozen garth" (the larch being leafless in winter),

MR. ALFRED AUSTIN, (The Poet Laureate),
TAKES THE BISCUIT.

THE TRUTH ABOUT THE SERVIAN COURT.

THE GOVERNMENT WIRES TO "JOHN BULL."

It will be remembered that on October 27th we published an article on "Peter the Regicide," by Herbert Vivian, and on December 15th a telegram from the Servian Government, "praying" us to contradict Mr. Vivian's facts. In reply, we proposed that Mr. Vivian should take a medical man out to Belgrade, with a safe conduct, and institute an inquiry into the sobriety and sanity of the King and Crown Prince.

We heard nothing more until we received the following telegram:—

> "Belgrade, 98. 72. 5. 6.40. "JOHN BULL," London. In order that the foreign Press may take personal cognisance of events, we beg that you will send a correspondent to Belgrade. We pledge ourselves to offer our well-known Servian hospitality, and to place you in communication with every person whom you may need to interview on this subject. We consider further that this is the only and the surest means to inform the world as to the truth of all specious inventions. Royal Press Bureau."

This is a very remarkable document to be sent by a Government to a newspaper. We do not know to what "specious inventions" the telegram refers, but here is the gist of what Mr. Vivian said about his Servian Majesty:—"The miserable, trembling, maundering occupant of the Servian throne . . . spends most of the day and night consuming enormous quantities of old plum-brandy. . . . He shuffles along like a vendor of old clothes, and his hands have the drunkard's twitch."

Our article also stated that Peter's son was a dangerous lunatic.

The official reply to this statement, published in most of the newspapers, was to the effect that Peter is a teetotaller and his son George a sane and altogether charming young man.

We have now made further enquiries at Belgrade, and the result is as follows:—

"(1) The King drinks, but he drinks secretly. That is to say, at official luncheons and dinners he takes nothing stronger than water, but when he retires to his apartment he drinks plum-brandy by himself. This means that he is a true drunkard. The fact is well known to the whole diplomatic body.

"(2) The Prince is absolutely mad. Everyone knows it. I will tell you the latest scandal about this gentleman, as it illustrates his ferocity and proves that he is mad. A few days ago, he burst into the dwelling of Arsen Karageorgevitch with a drawn sword in his hand, shouting, 'Where are those brutes, those wretched Paul and Alexander?' (*i.e.*, the sons of Arsen). 'I want to run them through with my sword.' On breaking into the room, he found his cousin, Sasha Nenadovitch, whom he hates very much. Directly he saw him, he roared, 'Ah! there is that wretch,' and he made the usual Oriental references to the mother of his antagonist. Sasha replied appropriately and said to his 'Royal Highness': 'You are a wretch, a monster, and I will kill you like a dog if you do not withdraw at once.' I may mention that five courtiers were present, and that Sasha sat in an armchair, holding in his hand a revolver, which he had taken from his pocket.

"After some minutes of ignoble quarrelling, Arsen himself arrived. He turned to George, the wretched heir to a tottering throne, and exclaimed: 'Out, monster, if you don't want me to box your ears. Out! I warn you that you will never be King of Servia, you animal.'

"His 'Royal Highness' replied, 'I will kill you all, you and your sons, and that old animal Peter' (his own father). 'Yes, I will kill you all, I give you my word of honour.'

"At this moment the prefect of the Belgrade police, Zorovitch, arrived. He has instructions to follow mad George everywhere and try to prevent him from behaving scandalously.

"KING PETER IS NOT ALARMED."

"That is the way they amuse themselves in our Royal Court.

"Here everybody believes that the Prince will kill the King. That would be the fairest solution and punishment for the butchery of the eleventh of June (29th of May, O.S.)

"To conclude: Events are developing and justice will soon be done."

And here is an extract from another letter which we recently received from an influential quarter:

"We have had numerous demonstrations in Belgrade, immense multitudes crying aloud: '*Down with the assassins! Down with Peter! Down with his three-million dowry!*' So you may guess whether matters are progressing favourably!

"Now there only remains one newspaper on the side of the regicides. All the others have come over, and political parties are united in demanding the downfall of the criminals. Even Pashitch, the Premier, seeks to forsake the sinking ship, like a rat.

"What you have written is producing a great effect. There is much talk about your JOHN BULL, and you are congratulated on every hand, though the regicides and the small Government faction are not pleased."

We do not propose to accept King Peter's invitation. It is scarcely likely that adequate facilities would be afforded us to enquire into either the sobriety of his Majesty or the sanity of his son, and, in the circumstances, we confess that we should be somewhat suspicious of that "well-known Servian hospitality." Nor should we care to sit shoulder to shoulder with murderers—especially when the knives were about.

We are glad to know that our questions in Parliament and our articles in JOHN BULL have had a good effect. King Peter must know by this time that the eyes of civilised Europe are upon him, and despite the inspired assurances that he is "not alarmed," we venture to suggest that our artist has not unduly exaggerated the state of mind in which his Majesty at present occupies the Servian throne.

MR. DOOLEY ON DIVORCE.

By. F. P. Dunne.

(Copyright, 1906, by H. H. McClure and Co.)

"Well, sir," said Mr. Dooley, "I see they've been holdin' a Divoorce Congress."

"What's that?" asked Mr. Hennessy.

"Ye wudden't know," said Mr. Dooley. "Divoorce is th' on'y luxury supplied be th' law that we don't injye in Ar-rchey Road. Up here whin a marrid couple get to th' p'int where 'tis impossible f'r thim to go on livin' together, they go on livin' together. They feel that way some mornin' in ivry month, but th' next day finds thim still glarin' at each other over th' ham an' eggs. No wife iver laves her husband while he has th' breath iv life in him, an' anny gintleman that took a thrip to Soo Falls in ordher to saw off th' housekeepin' expinses on a rash successor wud find throuble ready f'r him whin he come back to Ar-rchey Road. No, Sir, whin our people grab hands at th' altar, they're hooked up f'river. Marredge with us is a life sintince at hard labour. There's on'y wan decree iv divoorce that th' neighbours will recognize, an' that's th' wan that entitles ye to a ride just behind th' pall bearers. That's why I'm a batch. 'Tis th' fine skylark iv a timprary husband I'd make, bringin' home a new wife ivry Foorth iv July an' dischargin' th' old wan without a charackter. But th' customs iv th' neighbours are agin it.

"But 'tis diff'rent with others, Hinnissy. Down be Mitchigan Avnoo marredge is no more bindin' thin a dhream. A short marrid life an' an onhappy wan is their motto. Off with th' old love an' on with th' new an' off with that. 'Till death us do part,' says th' preacher. 'Or th' jury,' whispers th' blushin' bride.

"Th' Divoorce Congress, Hinnissy, that I'm tellin' ye about was assembled to make th' laws iv all th' States on divoorce th' same. It's a tur-rble scandal as it is now. A man shakes his wife in wan State on'y to be grabbed be her an' led home th' minnit he crosses th' border. There's no safety f'r anny wan. In some places it's almost impossible f'r a man to get rid iv his fam'ly onless he has a good raison. There's no regularity at all about it. In Kentucky baldness is grounds f'r divoorce; in Ohio th' inclemency iv th' weather. In Illinye a woman can be freed fr'm th' gallin' bonds iv mathrimony because her husband wears Congress gaiters; in Wisconsin th' old man can get his maiden name back because his wife tells fortunes in th' taycup.

"In Nebrasky th' shackles ar-re busted because father forgot to wipe his boots; in New York because mother knows a Judge in South Dakota. Ye can be divoorced f'r annything if ye know where to lodge th' complaint. Among th' grounds ar-re snorin', deefness, because wan iv th' parties dhrinks an' th' other doesn't, because wan don't dhrink an' th' other does, because they both dhrink, because th' husband is losin' his teeth, because th' wife is addicted to sick headaches, because he asked her what she did with that last 10 dollars he gave her, because he knows some wan else, because she injyes th' society iv th' young, because he f'rgot to wind th' clock, because she wears a switch. A husband can get a divoorce because he has more money thin he had; a wife because he has less. Ye can always get a divoorce f'r what Hogan calls incompatibility iv temper. That's whin husband an' wife ar-re both cross at th' same time. Ye'd call it a tiff in ye're fam'ly, Hinnissy.

"But, mind ye, none iv these reasons go in anny two States. A man that wants to be properly divoorced so there's no danger whin he crosses th' river at Cincinnaty that he'll have to wheel th' baby carredge that give him his freedom will have to start out an' do a tour iv our gr-reat Raypublic. An' be th' time he's thurly released he may want to do it all over again with th' second choice iv his wild, glad heart.

"It wud be a grand thing if it cud be straightened out. Th' laws ought to be th' same ivrywhere. In anny part iv this fair land iv ours it shud be th' right iv anny man to get a divoorce, with alimony, simply be goin' before a Justice iv th' Peace an' makin' an affydavit that th' lady's face had grown too bleak f'r his taste. Be Hivens, I'd go farther. Rather than have people endure this sarvicehood I'd let anny man escape be jumpin' th' conthract. All he'd have to do if I was r-runnin' this Government wud be to put some clothes in th' grip, write a note to his wife that afther thinkin' it over f'r forty years he had made up his mind that his warm nature was not suited to marredge with th' mother iv so manny iv his childher, an' go out to return no more.

"I don't know much about marrid life, except what ye tell me an' what I r-read in th' pa-apers. But it must be sad. All over this land onhappily mated couples ar-re sufferin' now an' thin almost as much as if they had a sliver in their thumb or a slight headache. Th' misfortunes iv these people ar-re beyond belief. I say, Hinnissy, it is th' jooty iv th' law to marcifully release thim. Ye take th' case iv me frind fr'm Coke City that I was readin' about th' other day. There was a martyr f'r ye. Poor fellow! Me eyes filled with tears thinkin' about him. Whin a young man he marrid. He was a fireman in thim days, an' th' objict iv his etarnal affection was th' daughter iv th' most popylar saloon keeper in town. A gr-reat socyal gulf opened between thim. He had fine prospects iv ivinchooly bein' promoted to two-fifty a day, but she was heiress to a cellar full iv Monongahela rye an' a pool table, an' her parents objected, because iv th' difference in their positions. But love such as his is not to be denied. Th' bold suitor won. Together they eloped to Pittsburg an' were marrid.

"F'r a short time all wint well. They lived together happily f'r twinty years an' raised wan iv th' popylous fam'lies iv people who expect to be supported in their old days. Th' impechuse lover, spurred on be th' desire to make good with his queen, slugged, cheated, an' wurruked his way to th' head iv th' railroad. He was no longer Greasy Bill, th' Oil Can, but Willum Aitch Bliggens, th' Prince iv Industhree. All th' diff'rent kinds iv money he iver heard iv rolled into him, large money an' small, other people's money, money he'd labored f'r an' money he'd wished f'r. Whin he set in his office countin' it he often left a call f'r tin o'clock f'r fear he might be dhreamin' an' not get to th' roundhouse on time. But, bein' an American citizen, he soon felt as sure iv himself as though he'd got it all in th' Probate Coort, an' th' arly Spring saw him on a private car speedin' to New York, th' home iv Mirth. He was raycieved with open ar-rms be ivry wan in that gr-reat city that knew the combynation iv th' safe. He was then f'r yacht rides be his fellow-Kings iv Fi-nance. He was th' principal guest iv honor at a modest but tasteful dinner, where there was a large artificyal lake iv champagne into which th' comp'ny cud dive. He become th' prize package iv th' Waldorf. In th' on'y part iv New York ye iver read about—ar-re there no churches or homes in New York, but on'y hotels, night restaurants, an' poolrooms?—in th' on'y part iv New York ye read about he could be seen anny night sittin' where th' lights cud fall on his bald but youthful head. An' little Angelica Gumdrop, th' lady next to th' end iv th' first row on th' right, looked on him with those big eyes iv hers that said so little an' meant how much.

"An' how was it all this time in dear old Coke City? It is painful to say that th' lady to whom our frind was tied f'r life had not kept pace with him. She had taught him to r-read, but he had gone on an' taken what Hogan calls th' postgrajate coorse. Women get all their book larnin' befure marredge; men afther. She'd been pretty active about th' childher while he was pickin' up more iddycation in th' way iv business than she'd iver dhream iv knowin'. She had th' latest news about th' throuble in th' Methodist Church, but he had a private wire into his office.

"A life spent in nourishin' th' young, Hinnissy, while fine to read about, isn't anny kind iv a beauty restorer, an' I'v got to tell ye that th' lady prob'bly looked dif'rent fr'm th' gazelle he used to whistle three

times f'r whin he wint by on Number Iliven. It's no aisy thing to rock th' cradle with wan hand an' ondylate th' hair with another.

"Coke City (lovely haunt iv th' thrust as it is) is a long way fr'm th' Casino. Th' last successful exthravaganza that th' lady had seen was a lecture be Jawn B. Gough. She got her Eyetalian opry out iv a music box. What was there f'r this joynt intelleck an' this household tyrant to talk about? No wondher he pined. Think iv this Light iv th' Tendherloin bein' compelled to set down ivry month or two an' chat about a new tooth that Hiven had just sint to a fam'ly up th' sthreet! Nor was that all. She give him no rest. Time an' time again she asked him was he comin' home that night. She tortured his proud spirit be recallin' th' time whin she used to flag him fr'm th' window iv th' room where Papa had locked her in. She even wint so far as to dhraw on him th' last cow'rdly weapon iv brutal wives—their tears. One time she thraveled to New York an' wan iv his frinds seen her. Oh, it was crool, crool. Hinnissy, tell me, wud ye condim this gr-reat man to such a slavery just because he'd made a rash promise whin he didn't have a cent in th' wurruld?

"I dare ye to come down to my house an' say thim things," said Mr. Hennessy.

"Oh, I know ye don't agree with me," said Mr. Dooley. "Nayether does Father Kelly. He's got it into his head that whin a man's marrid he's marrid, an' that's all there is to it. He puts his hand in th' grab-bag an' pulls out a blank an' he don't get his money back. 'Ill-mated couples?' says he. 'Ill-mated couples? What ar-re ye talkin' about? Ar-re there anny other kinds? Ar-re there anny two people in th' wurruld that ar're perfectly mated?' he says. 'Was there iver a frindship that was annything more thin a kind of suspension bridge between quarrels?' he says. 'In ivry branch iv life,' says he, 'we leap fr'm scrap to scrap,' he says. 'I'm wan iv th' best-timpered men in th' wurruld, am I not? ('Ye are not,' says I.) I'm wan iv th' kindest iv mortals,' he says, 'but put me in th' same house with Saint Jerome,' he says, 'an' there'd be at laste wan day in th' month whin I'd answer his last wurrud be slammin' th' dure behind me,' he says. 'Man is nachrally a fightin' an' quarrelin' animal with his wife. Th' soft answer don't always turn away wrath. Sometimes it makes it worse,' he says. 'Th' throuble about divoorce is it always lets out iv th' bad bargain th' wan that made it bad.

"'If people knew they cudden't get away fr'm each other they'd settle down to life, just as I detarmined to like coal smoke whin I found th' collection wasn't big enough to put a new chimney in th' parrish house. I've acchally got to like it,' he says. 'There aint anny condition iv human life that's not endurable if ye make up ye're mind that ye've got to endure it,' he says. 'Th' trouble with th 'rich,' he says, 'is this, that whin a rich man has a perfectly nachral scrap with his beloved over breakfast, she stays at home an' does nawthin' but think about it, an' he goes out an' does nawthin' but think about it, an' that afthernoon they're in their lawyers' office,' he says. 'But whin a poor gintleman an' a poor lady fall out, the poor lady puts all her anger into rubbin' th' zinc off th' washboard, an' th' poor gintleman aises his be murdhrin' a slag pile with a shovel, an' be th' time night comes ar-round, he says to himself: "Well, I've got to go home annyhow, an' it's no use I shud be onhappy because I'm misjudged," an' he puts a pound iv candy into his coat pocket an' goes home an' finds her standin' at th' dure with a white apron on an' some new ruching around her neck,' he says.

"An' there ye ar-re. Two opinions."

"I see on'y wan," said Mr. Hennessy. "What do ye raaly think?"

"I think, said Mr. Dooley, "if people wanted to be divoorced I'd let thim, but I'd give th' childher th' custody iv th' parents. They'd larn thim to behave."

Gentlemen, Do you Wear Pyjamas?

Interesting.

Thousands of our Customers wait each year for this Sale owing to the remarkable value they obtain.

The popularity of these suits is so enormous that to supply the thousands of orders 110 miles of material has actually been cut up to make the suits.

Swan & Edgar's

PICCADILLY and REGENT STREET, LONDON, W.

GREAT ANNUAL

PYJAMA SALE

Commences Next Monday, and continues until all sold.

12,000 Ceylon Wool Pyjamas with mercerised stripes. Will wear better than silk. Guaranteed unshrinkable. Patterns on request. Measurement required: Height and chest.

White and Pink		White and Green	
"	" Helio	"	" Gold
"	" Sky	"	" Royal Blue
"	" Cardinal	"	" Grey

3 for 20/= Post Free.

Usual Price 10/6 per suit.

Cash Returned if not approved.

IN THE CITY.

THE ARTIZANS' DWELLINGS CO., LTD.

The recent death of Sir R. Farrant, the Deputy-chairman and Managing Director of this company, affords the shareholders—who number nearly 5,000—an opportunity to effect much-needed changes in policy and management.

The company has for years been on the down-grade, and its Debenture stock has slowly but steadily declined from 134 to under par. This depreciation is doubtless attributable to the diminution in the earnings, which, during the last 15 years, have continuously decreased from £4 12s. 0d. to £4 2s. 0d. per cent.

Year.	Total paid up Capital and Reserves.	Net Revenue.	Rate per cent. of Earnings.
	£	£	£ s. d.
1890 ..	1,843,912	85,006	4 12 0
1905 ..	3,096,192	126,993	4 2 0

One-half per cent. decrease in 15 years may not at first sight appear very serious, but it must be remembered that the company is purely a property owning concern, and cannot, in the nature of things, earn a high rate of interest, or make large profits, like commercial and financial undertakings. Therefore such a decrease in its very moderate earnings is in reality a serious matter. This is clearly brought out by the following figures:—The revenue for 1905 amounted to £126,993, which was £3,856 *short* of the amount required for the usual 5 per cent. dividend. Had the earnings been at the same ratio as those of 1890 they would have totalled £142,425, and provided a surplus of £11,574. The shortage would have been still more serious had not one-half of the chief office expenses for the years 1904 and 1905 been charged to capital, instead of one-third, as previously.

The extension of the company's operations which has taken place of late years has been a financial failure. This is emphasised by the fact that the earnings of the company's original estates—Shaftesbury Park and Queen's Park—have *increased;* the loss having arisen from the new ventures, especially the latest—the Leigham Court estate.

Properties.	Capital Outlay for 1905 accounts.	Revenue per 1905 accounts.	Rate per cent. of earnings.	
	£	£	£ s. d.	
Shaftesbury Park	370,663	20,454	5 10 0	One quarter per. cent. more than in 1890
Queen's Park ..	776,824	48,369	6 5 0	
Noel Park ..	676,478	30,386	4 10 0	
Block Buildings	527,216	20,795	3 19 0	
Leigham Court	791,995	19,397	2 9 0	

Two causes have powerfully contributed to bring about the unfortunate state of affairs above set out: (1) the company has done its own building, (2) it has been "run" to a large extent in conjunction with several other companies, of which the late Sir R. Farrant was the presiding genius. Probably half a million of the shareholders' money has been wasted through these two cardinal blunders. That this is not an extravagant estimate may be proved by two examples which are typical of the outrageously excessive cost of the company's building. A block of between 40 and 50 nine-roomed houses on the Leigham Court Estate cost over £1,500 per house, and two blocks of about 170 six-roomed freehold houses cost nearly £1,200 each. This is *exclusive* of the land and the making of the roads and sewers. Further, the expenditure on repairs on this estate in 1905 amounted to £4,834 18s. 0d.; but the gross rental was only £26,010 10s. 1d., a considerable proportion of which was from shops, the tenants of which do their own repairs; in other words, over 20 per cent. of the insignificant return on the colossal sum of £791,995 sunk in this estate is expended on repairs alone.

It seems scarcely credible that a company of such magnitude and importance should share the services of its chief officials with several other concerns; nevertheless it is the fact that Mr. Earle, the surveyor (so-styled, but who is in reality the manager), Mr. Messenger, the assistant surveyor, and Mr. Dulake, the Secretary, all act in similar capacities—though not in all cases under the same designations—for the following of the late Sir R. Farrant's companies: Rowton Houses, Ltd., Western Mansions, Ltd. (formerly called Middle Class Dwellings Company, Ltd.), Wharncliffe Dwellings, Ltd., and Great George Street Chambers Co., Ltd.

The directors' remuneration, which formerly consisted of a fixed sum of £1,500, was altered ten years ago to a commission of 2½ per cent. on the dividends paid. Clearly, therefore, it is not to the Directors' interest to keep down the capital expenditure or to be strict in seeing that the revenue account is charged with all expenditure properly belonging thereto. This consideration throws an instructive side-light on their action in recently increasing (as above-mentioned) the proportion of chief office expenses charged to capital from ⅓ to ½. It may also explain why £10,000 Consols, bought at 112½ or thereabouts, still figure in the balance-sheet at that price, though all banks and other reputable concerns have written down such like investments to their real value. Prior to 1899 this and similar investments were shown separately in the balance-sheet. In that year their identity was veiled with that of other investments of a totally different character, under the meaningless heading of "reserve fund investments." It would appear from this circumstance that the directors had misgivings as to whether the shareholders would regard as sound finance the inclusion in the balance-sheet at cost price of a permanently depreciated security.

During the last ten years the paid-up capital has grown from £2,339,460 to £2,826,830, an augmentation of £487,370, and the directors' fees from £1,500 to £3,332 16s. 7d., an increase of £1,832; but the salaries have diminished from £4,683 10s. 2d. to £4,386 13s. 6d., a drop of £296 16s. 8d. The salaries of the managing director, surveyor, and secretary, and the pension of the late secretary, absorb £3,300, leaving a little over £1,000 for the rest of the staff, so that it does not appear that the management, in their efforts to keep up the dividends upon which the directors draw 2½ per cent., have allowed themselves to be hampered by generosity towards their employees.

An entire change of policy and drastic reforms in the management are imperatively required if the company's downward course is to be arrested. It would be a vain dream, in view of the present directors' record, to hope that these will be initiated and carried through by them. Moreover, even if their will were favourable their powers are unequal to the task. There is only one gentleman of business capacity and experience amongst them, and he is too much occupied with other concerns to give any appreciable amount of time to the company's affairs. One of the directors is 85 years of age; two well advanced in the seventies; three verging towards the Psalmist's limit; the remaining two, while not so venerable in point of age, are, for the purposes under consideration, negligible personalities. In short, the Board while it included Sir R. Farrant might be fairly represented by the number 10; without him by the same number omitting the figure 1.

WALL PAPERS MANUFACTURERS, LTD.

Referring to previous articles on this subject, we have received the following suggestive letter from a correspondent well placed to know the facts:—

> Referring to the article on the "Wall Papers Manufacturers, Limited," in your issue of the 26th ult., you state that the Trust "includes about 98 per cent. of the wall paper manufacturing trade of the United Kingdom," and that "it is one of the few Trusts in this country that can point to a successful career."
>
> Judging from the Board of Trade returns of the imports of foreign papers and from the increase during the past ten years, the amount of the imports for 1906 should reach about £250,000, consequently, for that year, assuming that the remaining outside paper-staining mills, viz., F. Howarth, and the Little Lever Mills, of Manchester, the Free Wall Paper Company of Louth, and the British Wall Paper Syndicate of Willesden Junction, turn over between them £250,000 per annum, the 98 per cent. of the total trade, on the basis of the £500,000 representing 2 per cent. of the whole would equal the huge figure of £24,500,000. If this figure is right, then I cannot quite agree with your statement as to the successful career of the Company, because the profit for 1906, after deducting interest on the £164,500 on loans, is under one per cent. on the turnover, and that, after crediting the profit and loss account with discounts on accounts not paid. The statement that the trust controls 98 per cent. of the trade is undoubtedly misleading, and surely, if such a statement was made, it must have been made by one knowing very little about the business, and should, I consider, have been contradicted by those in authority
>
> Now, it is my contention that it would be just as well if at the next meeting of the Trust a few independent keen business men should be nominated to investigate and report upon the position of the Company, taking the following into consideration:—
>
> 1. Capital, expenditure, and actual value of assets.
> 2. Depreciation necessary to bring the assets to their real actual value.
> 3. Actual value of "other securities," and see how they are made up.
> 4. Inspect the stock sheets with a view to ascertaining the actual cost of stock in hand.
> 5. Debtors—ascertain how the figure given is made up, how long a credit is given, and whether some means cannot be arrived at to arrange for earlier payment of accounts, seeing that the wall-paper trade generally commences on the 1st of September of each year and lasts six to eight months.
> 6. Bad and doubtful debts—ascertain whether a sufficient amount has been allowed, bearing in mind that Stubbs' Official Gazette reported a bad or doubtful debt to the combine of some £4,500 last week.
> 7. Bills receivable at bankers and in hand, how much has been allowed here for a reserve for bad and/or doubtful bills, and how many have been renewed.

HOW to INCREASE your INCOME

STRIKING SUCCESS!

Write at Once for Pamphlet (post free on mentioning this paper.)

The City and Westminster Exchange, Ltd.

Stock and Share Dealers,

Queen Anne's Chambers, Westminster, S.W.

Telephone Nos. 867 Westminster, and 7765 Gerrard.

Telegraphic Address, "Stockwork," London.

I do not for a moment suggest that the management are not doing their best—I believe they are—but why they will not take the rest of the shareholders into their confidence is beyond me, and a report upon the conditions of affairs as they present themselves to an independent body of business men would be very helpful to the shareholders, and enable them to understand things which to-day are beyond them.

In the meantime, perhaps the "combine" will give their shareholders a few particulars:—

(a) As to how the purchase consideration payable under the agreements is allocated.
1. How much for good-will.
2. How much stock.
3. Value of buildings.
4. Plant, machinery, etc.

(b) What mills have been acquired since incorporation, and what has been paid for them, setting out price for goodwill, etc., as below.

(c) What amount has been written off in respect of closed mills and branches transferred, and present book valuation of defunct mills.

(d) Why the capital account is allowed to grow.

(e) Was the account referred to in Stubbs' Official Gazette of last week included in bad and doubtful debts.

(f) What the £137,000 "other securities" represent. Does it include debtors unable to pay their accounts, and who have in consequence assigned their businesses to the Trust.

(g) How much of the sundry debtors represents accounts outstanding since 1904.

Under Article 113, sub-clause 12, the Articles of Association state:—"Before recommending any dividend to set aside out of the profits of the Company such sums as they may think proper as a reserve fund to meet contingencies and for special dividends or bonuses, or for repairing, improving, and maintaining any of the property of the Company, and for other purposes as the Directors in their absolute discretion think conducive to the interests of the company, and (subject to Clause 2 hereof), to invest the several sums so set aside upon such investments as they may think fit, and from time to time deal with and vary such investments, and dispose of all or any part thereof for the benefit of the company, and to divide the reserve fund into such special funds as they think fit, and to employ the reserve fund or any part thereof in the business of the company, and that without being bound to keep the same separate from the other assets."

Sub-clause 2 reads:—"To purchase or otherwise acquire for the company any property, rights, or privileges which the company is authorised to acquire at or for such price or consideration, and generally on such terms and conditions as they think fit."

In the report of the Directors issued with the balance-sheet to 31st August, 1906, mention is made of the £50,000 debited to the profit and loss account as a special appropriation for loss on closed branches, and the liquidation of Page, Arnold and Co., Limited.

Does this meet with the requirements of the above article, and is it acting in the spirit of the meaning to create a reserve fund by acquiring outside mills, closing them, and then dividing the cost between profit and loss and capital? Hardly, I should say; but the Board's opinion on the matter would be helpful to a mind hungering and thirsting after information.

There is one thing more, however, that I should like to know. What does the £112,340 additional capital expenditure (of which £50,000 has been written off) represent? It was rumoured that over £110,000 was paid to extinguish Page, Arnold and Company, Limited. Does the £2,340 odd represent the price for the mill recently owned by the erstwhile advertised "No connection with any combine," H. Syer?

We said last week that we should have some more questions to put to the directors of this company, and we now proceed to put them. We should like to know what was paid for goodwill for the following firms, which have either been closed down and done away with, or else fused into other concerns, in all cases the original works being closed. What amount has been written off goodwill for these closed branches? They are as follows: Wylie and Lochead, Yates and Daunsey, Radcliffe Wilkes (Derby), Heywood Paper and Stationery Co., David Walker (Middleton), Lewis (Stockport), Barnes Stapleton Hold (Blackburn), I. and N. Grundy (Stockport), Syer (West Drayton), Page Arnold (Halifax), Webbs (London), Woollams (London), Scott Cuthbertsons.

What sum has been written off for machinery from these branches which has been broken up or is lying unused and useless at other branches, and can never be used again to advantage?

As to Page Arnold and Co., closed last year, is it not a fact that the £50,000 written off last year for closed trading (and which presumably applies to this transaction) is much less than half the amount actually paid to P. A. and Co. for the concern, and if so, what assets have they for the remainder? We suggest only a great amount of printing machinery which is now lying idle, and will continue to do so, seeing that they have already scores of idle machines.

We suggest TOTAL VALUE "Scrap Iron."

Has anyone ever heard of printing machinery, etc., lasting 100 years, even if kept in good repair? Should not 10 per cent. depreciation be the least to be allowed? How much money has the Combine in the Company formed to open shops and to sell at cost price paper hangings in Leeds, Bradford, Newcastle, Sheffield, and other towns in the North of England to kill the competition of Morris and Co. and others? as not the Combine agreed to supply this Company with wall papers at absolutely net cost price?

Has the amount invested in this Company included "investments"? If so, are any of the other investments, too, of a similar rotten nature? We respectfully submit these further questions to the directorate. Our columns are open for any reply they may think fit to make, and in making it we further ask that it shall include an answer to this additional question—What was the result of the valuation made by Messrs. Wheatley, Kirk, Price and Co. (of London) of the machinery, plant, tools, office furniture, buildings, etc., taken over by the Combine? Was it below £1,500,000? And if so, does the difference between the valuation—whatever it may be—and the total amount of issued capital to-day (nearly £3,500,000) say rougly £2,000,000, represent the goodwill?

THE JUNIOR ARMY AND NAVY STORES.

GROWING EXPENSES; COSTLY DIRECTORS; INEFFICIENT MANAGEMENT.

We continue to receive letters from shareholders in these Stores, but we have not as yet received anything in the way of a convincing reply to our criticisms, and, indeed, such reply is impossible, seeing that we have dealt only with facts and inevitable deductions. The general meeting of the Stores is near. We hope that shareholders will not neglect to put their views very clearly before the Board, and emphasise them if it be necessary by their vote.

We have urged that the Board should be strengthened by practical business men acquainted with the kind of business done by the Stores; but it has been pointed out to us that by the rules of the Association such men cannot become eligible to serve on the Board of Management, which means that if shareholders are alive to their interests they will alter the rules, as they easily can do, so as to get over this difficulty. And at the meeting they will do well to ask why there are so many directors. It may be said that the Army and Navy Stores have the same number, but then the amount of trade done is about five times as much. Harrod's have only seven. Surely the Junior Army and Navy could do with five, including the chairman, instead of the number they have? At least when vacancies occur they ought not to be filled up, and when a director has been appointed it ought not to be possible for him to say, as one elected last year stated at the general meeting, that he "knew nothing of business matters, and had never had any business experience." What in the name of common sense is the use of electing a man of this sort and paying him £300 per annum for his so-called services?

The Board may be able to show in the accounts they present with their next report that there has been no particular falling off in the returns, and we have not questioned the substantial character of the turnover, amounting as it did last year to over £665,000. Our criticism has been and is directed in the main to the working expenses, which, at any rate at headquarters, are extravagantly large, and our contention is that it is quite possible to effect a substantial deduction without prejudically affecting efficiency. Instead, the working expenses are steadily rising. In 1895, with a turnover of £606,727, they were £41,193 1s. 2d.; in 1905, with a turnover that had only increased to £665,504, they had risen to £53,993 6s. 7d. The directors' fees in the former year amounted to £1,450; in the latter they had advanced to £2,125. We shall probably hear that a great reduction in the working expenses has been effected during the past year, but were the means taken to effect the saving wisely contrived? Were they not rather blindly and ignorantly carried out without reference to those who were capable of separating the good from the bad, or otherwise advising in the matter? Were the dismissals that took place likely to produce a more efficient staff? We fear it is otherwise.

In conclusion, let us advise the managing director to keep himself in touch with the staff, and become better acquainted with them. There are men who have been employed at the Stores for years, and have seldom, if ever, seen him.

NEW ISSUE.

Attention is directed to the prospectus of The General Investors and Trustees, Limited, a Trust Company formed under very influential auspices. Particulars will be found on page 2 of cover.

ANSWERS TO QUESTIONS.

GENERAL ACCIDENT AND LIFE CORPORATION.—E. R. (Leytonstone).—We know of no sufficient reason why you should not insure with this company.

DOMESTIC SERVANT INSURANCE.—J. B. (Brighton).—One of the best and most complete schemes we have seen is that of the Hand in Hand. It has three classes of insurance. (1) Complete insurance against legal liability under the Act at a premium of 3s. per annum. (2) Policy covering in addition to legal requirements £1 a week for 26 weeks in the case of a servant suffering from disease, such as typhoid, scarlet fever, small-pox, measles, diphtheria, pneumonia, pleurisy, erysipelas, or carbuncle, the charge being 4s. per annum. Or if the policy includes medical expenses not exceeding £5 for any accident specified, 5s.

ALLOTMENT LETTER.—"CAUTIOUS."—We do not think the document required stamping. We think very well of the company.

SPIERS AND POND.—COLONIAL.—We are obliged for your letter, the points of which have our attention.

PAID TO THE PEOPLE.

2½ per cent. on Daily Current Account Balances.
4 per cent. to 6 per cent. on Deposits.
5 per cent. on Thrift Accounts (up to £10).
6 per cent. Dividend on £1 Shares.

FARROW'S BANK, Ltd. (The People's Bank),
22, NEW BRIDGE STREET, LUDGATE CIRCUS, LONDON, E.C.
And at Brighton, Birmingham, Croydon & Norwich.

Charing Cross Bank.—A. L. S. (Lewisham).—(1) We cannot keep on repeating week by week the answer we have given 50 times about investments in the Charing Cross Bank. Pray look up past numbers of John Bull. (3) The Birkbeck Bank is as financially sound as any institution can be.

Victorian Star Gold Mines, Limited.—L. S. (Mile End).—We cannot advise you to purchase any of these shares.

Loan of £400.—C. J. S. (Ealing).—If you tell us the face value of the several stocks you name, we may be able to advise you.

Insurance of Clerks.—H. L. (Leytonstone).—We do not think there is any office doing the business suggested, but we will make further inquiries and refer to the matter again next week.

Junior Army and Navy Stores.—Shareholder (Brighton).—We note what you say, but we have no desire to attack individuals more than is necessary. We prefer to discuss the matter on broader lines.

Outside Brokers.—D. D. (Droylsden).—You would be very foolish to send your £5 to the people you name. You would never see it back.

Insurance with Profits.—W. L. (Glasgow).—We should be disposed to take the companies you name in the following order, having regard to your requirements—National Provident, United Kingdom (Temperance section), Scottish Widows.

Insurance of Life.—H. S. R. (Watford).—The office we had in mind was the Hand in Hand (now merged with the Commercial Union) of New Bridge Street, whose annual premium charge for the policy you describe would be £22 8s. It is an office of the highest standing, and we are confident you could not do better in this particular class of insurance. We do not know where you would do as well.

Best Insurance Company.—R. R. L. (Sunderland).—We do not know of any insurance company that would give you better terms for endowment with immediate profits than the second of the two companies you name in your letter; but its figures are somewhat misleading, as they are calculated on the last bonus only, whereas previous declarations were very small indeed, and you should take an average.

The Wheel Photographs, Limited.—C. R. (Tottenham Court Road).—We see no way in which you can get back the money.

Star of the East Gold Mine.—J. W. (Brodie).—We think not.

Lloyds Bank.—H. W. L. (West Norwood).—These shares represent, of course, a first-class security, and at their present price, and upon the basis of recent dividends, would yield you about £4 8s. per cent.; but your letter rather suggests that, having regard to your means, they are not a suitable class of investment for you, owing, among other things, to the heavy liability in the shape of uncalled capital.

Cunliffe Russell and Co.—F. T. (Dewsbury).—If you want to buy Continental Bonds do not go to these people, who charge from 30 to 40 per cent. above the market price.

Farrows Bank.—"Cautious" (Glasgow).—The answer to the first of your two questions is in the affirmative.

Newton and Laurence, Limited.—J. S. (Norwich).—We cannot advise it.

Stad and Simpson, Limited.—Rufus (Edinburgh).—The company would appear to be in a prosperous condition, and the shares should represent a fair investment.

Patriotic Investment Corporation.—Railway (Dysart).—We think not.

Anglo-Spanish Copper.—Styx (Finsbury Park).—It is impossible to say. The purchase would be a very speculative one, and we do not recommend it.

Interest in Estate.—J. H. B. (Highbury).—Bass Ratcliffe and Co., and British Gas Light, Limited, represent first-class securities, and we should advise you to follow the advice of your trustees and take them over.

Investment of £50.—J. B. (Barking).—The Birkbeck Bank should meet your want.

Best Insurance Company.—W. T. B. (Walthamstow).—We are always glad to oblige our readers, but we really cannot undertake to put them in touch by means of letters with other readers who may be wanting to take out insurance policies.

London and River Plate Bank.—Argentino (Bedford).—You are quite right. The yield has lessened a little, and practically the quotation is now at a figure which upon the last dividend gives a return of about 4½.

Accumulative Investments.—H. L. (London).—We are obliged to you for the pamphlet under this title issued by the British Reserved and Secured Bond Company. We hope none of our readers will be persuaded to invest monies in the way recommended by the pamphlet.

British Tea Table.—You have omitted to send your name and address. If you send them, and give us particulars, we will consider the matter.

Brewery Company.—C. E. H. (Canterbury).—We must apologise for the delay in answering your previous letter. The company is not doing well, and there is not much likelihood, we fear, of improvement.

Shares in Company.—B. S. (Southport).—We do not remember seeing the case to which you refer in which a secretary successfully pleaded that he was entitled to the return of the money he paid for shares which he purchased as a condition of obtaining the secretaryship, the verdict being for him on the ground that his interest in the company ceased on resigning, and that his capital was utilised for the purpose of earning his livelihood. We take it that everything depends upon the terms of the contract, which differ in different cases.

Boots Cash Chemists, Limited.—Retlaw (Shipley).—Yes, the Preference shares of this company represent a good investment.

Homes and Savings, Limited.—E. G. S. (Walsall).—We do not advise it.

Best Building Society.—W. B. (Wakefield).—(1) We are surprised to hear anything suggesting doubt as to the stability of the Society you name. (2) The Perpetual, of New Bridge Street, is an excellent office. (3) With regard to the Endowment policy you want to take out, if you send us the particulars we may be able to help you.

Purchase of Annuity.—Star (Dunfermline).—You want to buy an annuity at a price of about £1,550, and you ask us for the best office for this particular class of insurance. We have looked into the matter, and we think we are safe in recommending you to go to the Northern Assurance Fire and Life Company. As alternatives we name the Legal and General Life, and the National of Australasia.

Post Office Savings Bank.—Tyne (Bradford).—Why trouble us to answer your question as to deposits in the Post Office Savings' Bank when by going to the nearest post-office you can get authoritative information.

Birkbeck Building Society.—N. G. (Hatton Garden).—You could not do better.

Prudential Insurance Company.—Bromadilly (Beckenham).—(1) You need have no fear of the Prudential Insurance Company going down hill. (2) The institution you name is responsibly managed, but we should prefer one of older standing for the purpose of deposit.

The Metropolitan Gas Company.—Trafalgar (Walworth).—The particulars are as you state them, and you could not go wrong in putting your money into the stock.

Junior Army and Navy Stores.—Belfast.—The issue you ask for has been sent to you. We shall be glad to have the particulars you name.

Investment of £600.—Emu (Edgbaston).—The three companies you name represent sound investments.

Empire Insurance Company.—W. P. (London).—(1) We agree. (2) We will look into the other matter, and let you know later on.

Investment of £200.—Desmo (Southsea).—Japanese Stock New Four, yielding about 4½ per cent., represents an excellent security.

London and Paris Exchange.—Gwalia (Llanrwst).—You say you bought Bell's Transvaal shares through the L. and P. in February, 1903, and that the company is now about to reconstruct, and you think the Exchange ought to have known better than to sell you the shares. Considering the transaction was five years ago, it is rather a large order, is it not? We must be fair, even to the L. and P. Wall-paper Manufacturers.—By all means sell.

Nieker, Limited.—C. M. (Sheffield).—We strongly recommend you not to put more money into this concern.

IN THE COURTS.

INSURANCE OF DOMESTIC SERVANTS.

The insurance companies are taking time by the forelock, and whilst the Act which makes employers liable for accidents to domestic servants does not come into operation until July 1, the companies are taking policies and making themselves liable as from the date of signature. It is to be feared that the Act will give rise to much litigation, annoyance, and even injustice. Like most Parliamentary Acts, it abounds in pitfalls and opportunities for the ingenious and unscrupulous to get out of their obligations. Now, hard as it may be to say it, and little as it may be known, fire insurance companies are both ingenious and unscrupulous in their business. A fire policy abounds in pitfalls. If the public were really aware of the comparative worthlessness of the policies which give them such a comfortable sense of security, one of two things would quickly happen—either the old fire offices would reform their ways, or the public would turn to new offices which did what they undertook to do. It happens, however, that serious fires are rare, and obligations are mostly confined to losses of small value, which the offices are astute enough to pay without demur. The consequence is that there is no outcry against the actual terms of the policies. Not one man in a hundred reads his policy. There is not one serious fire in a hundred thousand insurances, and so the companies are allowed to go their own way, and it is only when a serious fire occurs that the insured discovers what a very big trap a fire policy may be.

* * *

So with the policies to cover injury to domestic servants. The companies are anticipating, no doubt with reason, a rich harvest from these policies. It is long since an Act of Parliament has promised such a windfall to any business organisation, but the policies the companies are issuing are full of pitfalls. And be it remembered that there will be very many more of these policies that will be claimed upon than is the case in fire insurance. If they are examined, they show that they have been framed with the utmost ingenuity, the object being to enable the companies to wriggle out of their obligation upon the veriest pretext. If anyone will look up one of these policies, and examine it critically, he will see that we are right. For example, a monthly nurse is engaged, or an additional housemaid is taken on for a month or two, or some other additional labour is engaged for a short time. The insured never thinks of his policy, or how he is affected thereby. He forgets to do so, or assumes that it makes no difference, so far as he is concerned, whether the accident happens to his old servant or his new. But it does. If the accident happens to any one of his servants he will find himself uninsured under the terms of the policy. For the proposal is the basis of the contract, and the policy is cancelled if the number of servants is increased. The words in the proposal form before us are—

"Names are not required, and a change of servants, *provided the number is not increased*, does not affect the policy." A lawyer would say that the condition of insurance is plain, and that if the number of servants is increased the obligation lapses, but what average layman would read the policy to mean that these temporary helps vitiate the policy?

* * *

Many similar pitfalls to be found in these policies might be indicated. We content ourselves for the moment with giving this general warning, and telling the householder that in insuring against accidents for his domestic servants he will do well to read very critically the conditions of the proposal form. It seems a great pity that Parliament cannot so frame Parliamentary Acts touching the every day life of citizens that it should be possible for ingenious companies to mislead the ordinary man as the insurance companies are now doing in the matter of domestic servant insurance.

IN RESTRAINT OF TRADE.

We have received the following letter:—

> I am pleased to read the remarks in your previous issues under the above heading. At a small salary (and no commission) I have been engaged by a London firm as traveller, and I am asked to sign an agreement subjecting me to one week's notice at any time, and restricting me in following the same line of business for five years, and within a radius of 50 miles of this city, and with heavy penalty for each offence. Further, no period of employment is mentioned, and my remuneration is entirely at the discretion of the Board.
>
> What I should like to know is, Where do I come in? The agreement reminds me of the last verse of a well-known hymn, "Demands my life, my soul, my all."

We really cannot tell our correspondent where he "comes in." It looks much more like his going out. But we do not think that even in an English Court his agreement would be interpreted as "reasonable," and therefore upheld. The pity is that men can be got to submit to such monstrous conditions.

FOREIGN MUNICIPAL BONDS.

We have never been able to understand why it should be illegal to sell Foreign Government and Municipal Bonds in this country. There are material differences between them and such things as Hamburg Lottery shares, where a person pays for a ticket and gets a chance—such as it is—of winning a prize. Many of these Bonds—as, for example, those of the City of Paris—have been dealt in without interference, and we can see no good reason for interfering with them. This is the view taken by Mr. Curtis Bennett in a case before him at Westminster, where the secretary and manager of a company were summoned under section 41 of the Lottery Act, 1823, for publishing proposals and schemes for sales by chance of certain prize lotteries. Mr. Bennett pointed out that it was not suggested that these Bonds were otherwise than good ones, negotiable in this country as well as the respective countries of issue, and he was unable to appreciate the difference between dealing in these bonds and reversions dependent upon the uncertain tenure of one or more lives, or the purchase of a life insurance policy on which material calculations might be upset. But in arriving at this common sense conclusion Mr. Bennett took occasion to point out that the prices charged by the defendants, and others, were greatly in excess of the market price. Our readers will do well to bear this in mind. The price charged by Cunliffe, Russell and Co., the International Securities Syndicate, and other concerns of the kind, is on an average over 30 per cent. above the market price, the price at which they can be got from responsible and respectable brokers in the City.

LEGAL ANSWERS.

We only undertake to answer short legal questions in this column. In all cases where complicated questions, involving the consideration of documents, are put to us a fee of 5s. must accompany the inquiry.

Queriets are requested to write on one side only of the paper, and to write separate questions on separate slips of paper.

NON-PAYMENT OF COSTS.—"READER."—Your best course is to wait till they take proceedings to enforce payment if you cannot compromise the matter with them. You have the solicitors and not the firm to deal with, as the costs belong to them. You should consult another solicitor as to whether you have a right of action for negligence against the solicitor who acted for you. It does not follow that you have merely because you lost your case. If a judgment summons is issued a solicitor should appear for you.

EXEMPTION FROM INCOME-TAX.—"INCOME TAX" (Hull).—If you think that you are entitled to exemption you should apply to the Surveyor of Taxes for a form on which to make your claim for amounts already paid. No tax is ever refunded except where a claim is made for it.

METER ROBBERY.—"HOPEFUL" (Blyth).—It depends on the wording of your agreement with the gas company whether when you place the money in the meter that is accepted as payment by the company. It is probable that the company have safeguarded themselves as to this, and that you are therefore liable.

VACCINATION.—H. H. J. (London).—They can fine you 20s., but the usual fine is 5s., and if you resist they cannot compel you to have the child vaccinated, and it is unusual to continue prosecuting. If you have not obtained a certificate on the ground of conscientious objection, you cannot raise that point when they prosecute you.

INTESTACY.—"DON AUGUSTO" (London).—All that is necessary is for the widow to apply at Somerset House for a form, and take out letters of administration. She takes the whole of the property if it is less than £500. There is no need to employ a solicitor. As you say that A. made a will and afterwards died intestate, we assume that he revoked and destroyed the will.

BENEFICIARY UNDER WILL.—"PARK" (Leyton).—The trustee may defer realising the property if it would result in great loss to the estate, and he may use his discretion in the interest of the other beneficiaries; but if you demand your share he must realise and pay you. He would have discretion as to how he would do this, and your only remedy is to take legal steps to compel him to pay your share.

LOST HALF OF BANK NOTE.—G. G. (Sydenham).—Your best course is to apply to the Bank of England for the necessary forms for use where bank-notes have been lost, and you should then make the necessary affidavit and claim the value of the note on the ground that you are the real owner of the whole but that the other half has been lost. You must claim as executor of your father, or in whatever capacity you hold the half-note, and it is not necessary for you to state any of the facts beyond saying that your father was entitled to the whole note, and that the other half has been lost. The Bank will want an indemnity against being called on to pay again.

GOODS IN TRANSIT.—J. S.—As far as we can see the railway company have acted in a very illegal way, as they cannot have any lien on your potatoes in respect of the claim that they have against your agent for the carriage of other goods. You did nothing to part with your property, and they had no arrangement with you under which they would be entitled to sell your goods. We think that you have a good ground of action against them for the value of the goods, and if you bring an action you ought to succeed.

EMPLOYER'S LIABILITY.—"CHARWOMAN" (Bath).—We do not think that you would come under the Act, as you would not be in the regular employment of the mistress.

FRIENDLY SOCIETY.—PORTH ELIAN (Cardiff).—We are unable to advise you as to the relative rights of the Unity, and the local branch, as we have not the rules, etc., before us; but if the Registrar requires the consent of the Unity you may rest assured that it is necessary. As to the claim for arrears for 23 years, your only course is to take counsel's opinion on the whole of the facts. If the lodge holds a meeting and directs the solicitor to report to a committee the present position, he must do so, and you will then see how you stand.

PATENT.—"IDEA" (Sunderland).—You should patent your invention. You can do this by filling up the necessary form for a provisional protection, which will cost you £1. These forms can be had at certain offices, and if you write to the Patent Office, London, W.C., you will get all directions. A patent for four years will cost you £4. The provisional protection will last only six months.

SALE OF OCCUPIED HOUSE.—M. H. (Ipswich).—The new owner bought subject to the existing tenancy, which was to continue for a year and a-half, as the notice to terminate could not be given till the first six months had expired. The owner cannot turn the tenant out till the end of eighteen months.

WHY I AM GIVING UP MY LITERARY WORK.

(For obvious reasons the author does not wish his name to be published; and we insert his article, not so much for its literary merit, as a warning to others.)

If this article is accepted by the Editor I shall have earned a guinea after eighteen months' hard work. Having been honoured in this way, I shall retire from the task of adding to my income by "writing for the papers." Let me relate my experiences. In the first place there are several books available for the literary beginner, and it was distinctly encouraging to read how easy it was to dash off an article on a popular subject. These were sure to be accepted. One writer stated how he earned six hundred pounds per annum in this manner.

My education was above the average, and it was my intention to utilise my evenings in this "profitable" manner. The months have passed by rapidly since then, and I still wait for a stray guinea. I aimed at contributing to the weeklies, varied by an occasional "special" to the dailies. It was soon evident that stories were not a success. To know one's limitations is the secret of success. Twice I was guilty of attempting "poetry." The Editor returned these literary productions by the first post.

A typewriter became essential. I purchased a good secondhand one for nine pounds. As I was unaccustomed to this branch of office routine, my bill for tuition amounted to one guinea. Special paper is necessary for contributions, and I have spent seventeen shillings and sixpence in this way.

One must have books of reference, and they are expensive. The "Statesman's Year Book" costs 10s. 6d. annually. Another book gives the names, addresses, and particulars regarding various publications. This latter is the "Literary Year Book," and the cost is 5s. per annum. By the way, one Editor obligingly states: "No blood and no mud" articles are required for his paper!

Being thus equipped I averaged two articles weekly. Astrology was my subject one evening, and the next perhaps found me describing a prize-fight. After my initial failures I submitted my work to a literary agent (£1 1s. 0d.). "The articles had distinct promise, and you will succeed." Now I have in my roll-top desk one hundred and twenty MSS. These look well, all neatly typed and arranged in bundles!

My "despatch" book shows—taking the mean average—that each article has been sent ten times to various papers. The postage amounted to twopence in each case, for a stamped addressed envelope is necessary. My stamp bill came to £9 13s. 6d. Manuscript envelopes cost sixpence for twenty-five, and I have used one thousand two hundred of these. The postman lingered last Christmas, and said, "You have had a good many letters this year, Mr. ——?"

The subjects of my articles were generally suitable to the papers I wrote for. One should never send anything with an alcoholic tendency to a temperance magazine. I was particularly careful in this respect.

The editors were very kind and prompt in returning the MSS. The average time for considering them was a fortnight. If this was exceeded one grew hopeful. But it was of no avail. By the end of the month the usual slip was enclosed with the returned article. "The Editor regrets that he is unable to make use of the enclosed contribution, for the kind offer of which he is much obliged." I have saved a thousand of these from the wreck, and intend selling them to a firm in London who make a speciality of purchasing Editors' letters of regret!

This is my balance-sheet:—

LIABILITIES.

	£	s.	d.
Typewriter	9	0	0
Tuition	1	1	0
Paper	0	17	6
Books of reference	1	11	0
Postage	9	13	6
Envelopes	1	4	0
	£23	7	0

ASSETS.

	£	s.	d.
Typewriter	7	10	0
Cheque from a kind Editor	1	1	0
	£8	11	0

Net loss—without allowing for intellectual and moral damages, £14 16s. 0d.

JOHN BULL'S POST-CARDS.

[JOHN BULL *drops a few post-cards to some of his friends and acquaintances.*]

To Dr. Forbes Ross, Food Specialist, London.

I see you have been giving evidence against a Chiswick butcher on the relation of pig to poison. You make a diverting witness. If everybody who appeared in a witness-box was as lively as you, the law courts would not be so solemn; but then, if you had been the man who ate the pork, you would not have been as lively as you are, because you would have been dead.

You were luminous as well as diverting. I gathered from your evidence that some people are more susceptible than others; that, in fact, one man's pig is another man's poison. It seems that you yourself can take half-a-drachm of strychnine; but, as you observed to the learned Lush, K.C., if you gave him the same dose he would "probably curl up." So in regard to pork. If cooked to a turn, the baneful bacilli inherent in the animal may all die, and then ptomaine poisoning might not show itself for a few days, or if a person is cast iron he may escape altogether. The conclusion at which I arrive, therefore, is that pig is recherché, but uncertain.

I recall the warning which came to the Hebrew of the old story. "Ach," exclaimed he, as he entered a roadside inn, "vort ish dat I schmell?" "That," observed the landlady, "is pork." He gazed around wildly, eagerly, and observing that no other Hebrew was present, said he would "shust haff one leetle bit off de outside." He raised a mouthful to his lips, but at that instant there reverberated through the heavens a peal of thunder which shook the inn to its foundations. "Fader Abraham," he cried, as he dropped his knife and fork, "vort a row to make ofer one leetle bit of pork." Thank you for warning us all ere it is too late.

JOHN BULL.

To Hilaire Belloc, M.P.

My Dear Belloc,—I have never quite made out how you came to be allowed into the British House of Commons. Apart from your foreign name, we have the fact that you served as a conscript in the French Army. If you were not a Frenchman, you would surely not have been allowed to do that. If you have been a Frenchman, when did you become an Englishman? Where are your letters of naturalisation?

I have always admired your cleverness and your humour. But, my dear chap, how you do talk! Once you are on your legs, there seems to be no end to the flow of your rolling periods. I rather like your funny little French accent. But one can have too much of a good thing. And why should it be a terrible grievance for a new member to fail to catch the Deputy-Speaker's eye on every possible occasion? You were just a wee bit ill-advised in trying to make a constitutional question of it. And, if it was a constitutional question, why didn't you raise it in the House of Commons?

Veuillez agréer, Monsieur, l'assurance de ma considération distinguée.

JEAN BULL.

To Miss Gertie Millar, Musical Comedy, London.

Dear Gertie,—A morning paper says you are "wild with indignation" because the jury in your singular case refrained from giving you a verdict. Doubtless the damages would have been acceptable as additional pocket money; but this is a world in which you never know your luck. One day the most innocent person may be married to a millionaire or a noble lord, for, as somebody has said, actresses will happen in the best regulated families; another, she may be exhibited on a picture postcard in her nighty. Be indignant if you like, but pray do not get wild.

Of course, I agree with you, there is no reason why a lady should be represented as if she had been taken in a nighty, "or other indecorous garb," simply because she is an actress. On the other hand, actresses are rather fond of advertising, and not all of them are quite so particular how they appear on a postcard, so long as they get there. Indeed, I dare say you will have observed them used as blandishments for hair restorers, lures for corsets, attractions for tooth powder, and bewitchments for waistbelts.

Still, as to the nighty, dear girlie, I am sure you had a grievance. But, you see, you were after damages, which is another affair altogether. There are occasions when juries take objection to people becoming inordinately rich. I am sure Mrs. Bull would object to being exhibited on picture postcards in her nighty. She would be so shocked that for ever afterwards she would feel bound to disrobe in the dark. But she would not bother about "damages"—she would just send somebody to whip the photographer, and the gentleman who would whip him would be her loving and devoted husband,

JOHN BULL.

To Dr. Thomas James Macnamara, M.P.

My Dear Mac,—All good wishes on your appointment. You've raced about enough, and spouted enough, and got yourself talked about enough, and have waited long enough, and have brains enough, to deserve it.

I believe you had the honour to decline a rather smaller and less profitable job when the present Government came into office, having the promise, and living in the hope, that Providence and "C.-B." would in due season call you unto higher things. You have now become a striking example of what can be done by a ready wit, a persistent manner, and a tireless industry.

The virtues of modesty and self-effacement are out of fashion, and if a man wants to get into a Government in these days he must be seen and heard; especially heard.

I suppose you will now have to give up contributing to the papers, out of which you have done well. Stick to the Party, and presently a still larger salary will stick to you. Good luck.

JOHN BULL.

To the Rev. H. T. Devall, St. Paul's, Ramsey, Isle of Man.

Dear Rev.,—I am sorry you, too, have been suffering from paltry collections. It is a common complaint among the clergy. They pass round the plate, or the box, or the bag, and when they count up they find much what you find—an odd shilling or two, several threepenny bits, a few handfuls of coppers, and a button from somebody's shirt, coat, or trousers.

But what a clergyman has to consider is whether he should expect contributions, or whether he should pay people to come in and hear him. I have heard sermons which have charmed from my pocket as much as ninepence. There are others which have cost me no more than four for threepence. In the average sermon the average parson assumes a great deal too much, my friend.

The Bishop Creighton, who has got himself a bronze statue in St. Paul's, once said that the good are never as good as they think themselves, and the wicked are never so wicked as the good think them; yet the majority of you clergymen go on preaching on the supposition that the wicked are even more wicked than the good think them, and the good even better than they think themselves to be.

Congregations are getting tired of paying for this sort of thing, and if the clergy want bigger collections, they will have to get themselves into a more human perspective. Greetings unto you.

JOHN BULL.

THE MUSIC-HALL STRIKE.

MUTUALLY DEPENDENT.

The Manager: I'VE GOT THE MONEY, SO YOU CAN'T STAND WITHOUT ME.
The Artiste: BUT I'VE GOT THE TALENT THAT MAKES YOUR MONEY, SO WITHOUT ME YOU'D COME DOWN WALLOP.
Both: H'M, WE'D BETTER KEEP TOGETHER THEN.

THE AMERICAN GIRL IN PARIS.

(Being the letters of Miss Peggy Warrender, of Richmond, Va., to her favourite aunt.)

Auntie, Dear,—Yesterday we lunched at Meudon. We had tickets for Versailles, but as the train pulled into Meudon, Dad was seized with the spirit of adventure and suggested that we get off there and explore a bit. Perhaps, in some dim corner of his mind lurked a memory of Wagner, there working in poverty and greatness of soul to produce Tannhauser. Or was it an image of Rabelais, "le Curé de Meudon," there laughing at the world? Whatever the occasion, we were grateful for the result, and passed some enchanted hours in that most French of Parisian suburbs. So French, and yet not altogether present-day French. For about Meudon clings an aroma of poetry and romance, which someway will not associate itself with a world of telegraph wires and tootingmotor-cars. As you climb the rough-paved hill slopes of the town, or wander through those ancient forests, the picturesque and the romantic must always dominate your mind. It is a fitting frame for the château of a Duchess d'Etampes, or the playground of such an eyrie child as the King of Rome. There is a something quite un-modern about it all. And then we had our luncheon on a little hill-slope, all covered with trees, in a sort of fairy arbour, where the waiter appearing suddenly at the top of a hidden path, made you think of a genii from the "Arabian Nights." In the middle of the town is a long and broad street, tree-bordered, which, ascending toward each end, seems to lose itself in the horizon very far away.

Meudon is only one of half a hundred enticing spots which surround the city of laughter. Very near is St. Cloud, built on the heights above the Seine. Very little now remains of its former grandeur except its natural beauties, which cannot be destroyed. A few ruins are all that remain of the Duke of Orleans' splendid palace. Like the great Napoleon, who here first rose to power, you have to imagine the edifice by the extent of the ruins. And on the ground where so many fearful struggles have taken place, you see now only soft shaded alleys where lovers wander and are happy for the beauty that surrounds them.

From St. Cloud many paths descend along the Seine to Sèvres. The porcelain factory here is rather a disappointment, for none of the secrets of manufacture are shown, and there is nothing exhibited more rare in colour or more perfect in finish than you can find in the Metropolitan at New York, or the Wallace Collection in London, to cite two of many.

After Sèvres is Versailles. Versailles is to Paris what Windsor is to London, but with "a difference." Windsor was built under the most broad and frank times of English history; Versailles under the most gorgeous and superficial times of French history. When you read the history of Versailles, it is almost like reading the history of the Pyramids of Egypt, so fabulous it seems, that of a barren spot, without any natural advantages, transformed by the caprice of an all-powerful monarch into a glittering and seductive (though always artificial) Paradise. Such is Versailles. It is said that at one time thirty-six thousand men and six thousand horses were employed in levelling those vast terraces. As you look at them to-day, you can feel the whole ideal of the age of Louis Quatorze permeate you through and through. They are so beautiful and so unnatural. Together with the Grand Trianon and the Petit Trianon, where Marie Antoinette played at being a milkmaid, it is all like a great Christmas pantomime that no one expects will come true. The palace, which once could boast of ten thousand courtiers and servants, is now conspicuous for its size and for the museum to the "glory of France" (magic words so dear to the Frenchman). Here is the room where Louis Quinze died, and there the bed where Louis Quatorze held his levées, as a sort of Christianised Bacchus. And pictures, pictures everywhere—some good, some bad, but almost all interesting. Versailles should only be visited after much reading of French history and French fiction. One cannot understand it without that.

All this is to the west of Paris. An hour to the north is St. Denis, the burial place of all the Kings of France from the seventh century on. There is no other building in the vicinity of Paris with more associations of French history, or which more clearly demonstrates the graces and vices of the French temperament than the Cathedral of St. Denis. In this church Charlemagne was crowned. Louis VI. here took the oriflamme of St. Denis as the banner of the kings of France. It hung always in the church except when the King himself took the field. At Agincourt this beloved banner passed to England. In this church of St. Denis the Maid of Orleans hung up her arms. Here Henri Quartre renounced Protestantism, and it was to this church that Napoleon came to espouse the Archduchess of Austria. And who that loves mediæval romance can see St. Denis without remembering Peter Abelard? To all this wealth of association, the church lends itself lovingly. With its stately Gothic beauty, and the soft light sifting through its multitude of windows, it forms a fitting background for any regal scene. With St. Denis is also associated one of the weird, inexplicable retributions of history. In 1793 the Convention in one of its frenzies ordered that the tombs of all the kings and princely dead, from Dagobert to Louis Quinze, should be opened and their bodies thrown into a common ditch. Thus the body of Louis Quatorze was given to the jackals, one century after his own similar desecration of the tombs of the German Emperors at Spires, *one century to the day*. And to add to the irony, the man in charge of the tomb invasion at St. Denis bore the same name as the other vandal obeying the caprice of the great Louis! Ye gods, what a theme for a preacher!

Towards evening of the day we visited St. Denis we boarded a tram for the east of Paris, and got down at St. Mandé. There is there a little lake, half in the woods, with a café on one shore like a Swiss châlet, where we have been many times, to eat our dinner on a terrace above the lake. This is one of the fascinations of Paris to us all, especially to mother, whom, I think, never wants to leave this part of the world. These charming out-of-door cafés abound in and around Paris, and it seems almost miraculous in how short a space of time you can exchange the whirling life of the gayest of cities for seclusion and beauty. I think every time we have been to St. Mandé it has been a wedding-day for some one who dwells near by. The pretty half-formality of these wedding parties, where the bride is always in white and wearing a long veil, seems most strange to American eyes, but it is none the less picturesque.

One might spend many weeks of profit and enjoyment in the environs of Paris without being once bored. To tell you of them all would be to rob the guide-books of a merited attention. To leave the subject, however, without mentioning Fontainebleau would be more than inconsistent.

We motored to Fontainebleau one Sunday morning, and a perfect day. The several hours consumed en route are passed most pleasantly. We had a charming dejeuner at a little tavern in the heart of the forest, after which we came back to the town and went through the Palace. This latter reminds you a little of Hampton Court, only that the rooms are still as they have been through the centuries, with all their beautiful furnishings and decorations intact. Just as you are overwhelmed with the vastness of this greatest of French forests, so are you overwhelmed with the vastness of the palace. You go from room to room and suite to suite in perfect amazement at the lavishness and unlimited space. I saw here the most dramatic document which I have ever seen—the abdication of Napoleon. It is so expressive that it calls up to you the whole scene of its writing. The varied emotions with which those few lines were written, the tragic rent where he tried to destroy it with his penknife, all these things speak loudly. From every room here you have great vistas of garden and lake. When you are tired of the palace you may wander out and feed the carp, from the same spot where oftentimes rested the dainty feet of La Pompadour.

Reluctantly we left all this, and after one farewell spin through the forest we put ourselves on the road to Paris. The Forest of Fontainebleau reveals many secrets of the charm of the painters it has sheltered and inspired. At every turn you saw a Corot, or a Rousseau, or a Dias. What inspirations lurk in every pathway! Some day shall we come, dear auntie and my friend, to spend a long holiday amidst such beauty?

Good-night and love from

PEGGY.

ÆSOP UP-TO-DATE.

The Poet; or, Go where you are Looking.

A Poet was walking along Fleet Street one day, Gazing at the
Heavens and Musing on His own Greatness.
"Ah," cried he, "What a Noble Life is Mine.
To write Beautiful Epics and Lovely Odes.
What a Superior Being am I, compared to the Grovelling Mass of Mankind."
Thus speaking he Tilted his Head yet higher, and at the
Same Moment tripped over a Scavenger's Squeegee.
"Drunk agin?" quoth the scavenger.

F. W. THOMAS.

THE HURLY BURLY.

By THEODORE DAHLE.

I.—REJECTED ADDRESSES.

The Rev. J. Cockin, a gentleman with a very Non-conformist conscience in Truro, has the honour to attract my attention. Mr. Cockin has the gift of speech. It is a long time since I have observed anybody more powerful with his tongue. He is also observant. It is difficult to hide anything from the clear, penetrating optics of Mr. Cockin. In a recent sermon he told his congregation that he knew of a local preacher who played cards for cash at a civic function, that a certain alderman of the city got drunk on Saturday evenings and went to church on Sundays, and that news had also reached him of mayors who were too drunk to find their own homes.

I am sure Mr. Cockin would not preach that which is not. He rose to utter a revelation. He said unto himself: "Lo, I will smite these wicked with whips and scorpions." Yet he has made no discovery. I bethink me of a far-distant day when a local preacher won from me the sum of one-and-nine at ha'penny nap; but then he was a good player, and I didn't know how, so in my charity I forgave him. For all I know to the contrary, he may be preaching yet, and if he preaches as well as he plays nap, good luck to him, wherever he may be. Anyhow, he preached for nothing, and he could not be expected to play nap for nothing as well.

Then as to enlarged aldermen and magnificent mayors becoming inebriate—well, I have often seen that precious spectacle also, for I have dined with them after an inspection of local waterworks, reservoirs, sewage systems, and other beneficent works at the expense of the overburdened ratepayers; and the dining was good. All the best dinners crowded into the vista of my years have been mayoral and aldermanic. I do not know a single journalist who does not appreciate them. Give a journalist a choice between the opening of an hotel and a dinner with a mayor and alderman, and you embarrass him. More than one alderman has slipped from his chair while I beheld him. I can recall the day when I have had a large mayor hanging on my arm while I guided his uncertain footsteps home. So let the rev. gentleman be comforted. Truro does not stand alone. Truro, where they keep a cathedral, is but an incident in municipal history.

It is clear that Mr. Cockin made his declaration with a wildly beating heart. His bosom must have throbbed with emotion, for he went on to say "that he would rather go to hell with Stuart Mill, Dr. Martineau, Plato, and Socrates, than go to heaven with some of the religious bigots who professed religion and did not live it." Now this is kind of the rev. gentleman. It shows that he appreciates good company. It breathes the true fraternal spirit. It indicates a rare example of altruism, of self-sacrifice. One feels also that he is conscious of a good constitution. He does not mind the climate. He is the sort of man who would volunteer for the hottest parts of Africa, even at the risk of singeing his hair.

But I take leave to put a question. Who told the rev. gentleman that John Stuart Mill, Dr. Martineau, Plato, and Socrates were suffering from the heat? I have never heard of any evidence which would justify this alarming supposition. As to Plato, I am pretty sure that the rather eminent Reich would deny it, as the Latinists say, *in toto*. Socrates had a bad time with his wife, as well as a bad time with the local authorities; and having taken hemlock, not for the assuagement of his thirst, but to get out of the earth, it would surely be an excess of punishment to argue an extraordinary ignorance on his part of the best health resort for an old gentleman in retirement, if his present address were that which Mr. Cockin rashly and foolishly supposes. Nor is it credible that John Stuart Mill and Dr. Martineau, the one a philosopher of some talent, the other a divine widely beloved, have made their permanent home in a locality which, whatever its merits or demerits, has never been regarded as a place in which to spend a long holiday.

The truth is, Mr. Cockin does not know where these eminent gentlemen are living at the present moment, and he has no right to pretend that he does. It is gratuitous and offensive supposition on his part, however well meant. I know it has become the fashion in theological circles to say of a man after he is dead that he has gone to live either here or there, but this is really due to riotous imagination grafted on invincible ignorance; and the Rev. J. Cockin will never know where Stuart Mill, Plato, and Co. have gone till he meets them—by accident or appointment, according as the chance falls out. Even then, they may not be as grateful for his company as he, apparently, would be glad of theirs. He says, you will note, that he would rather go to —— with them than—and so forth. But, according to his story, they have already gone, and he hasn't. If he would rather have gone, why didn't he? It is true that he could not have gone with all of them, because he is not old enough, but doubtless he might have gone with some of them. Yet he is still here; and I can only say I am surprised to note in the reverend gentleman so wide a distinction between his preaching and his practice.

He reminds me of the very old story of the alderman who told another alderman, in the heat of debate at a meeting of the town council, to go to the Devil. For a long time he was badgered to apologise in the interests of good feeling, and for a long time he declined. But at last he yielded to persuasion. "All right," he said, wearily, "he needn't go." Personally, I am equally willing to excuse the Rev. Mr. Cockin. He need not go. But I do beg that, if on any future occasion anybody should ask him for the address of Messrs. Stuart Mill, Martineau, Plato, and Socrates, he will candidly own up that he has no personal knowledge of the same. Let him not jump to conclusions. Let him look the facts fairly in the face, and ask himself whether it is not likely that these gentlemen will have selected, I do not say a more secluded, but a more comfortable home.

DEAR MADAM (or SIR),

May I send you some specimen copies of JOHN BULL *for distribution amongst any of your friends who are not at present readers?*

THE PUBLISHER.

4, Red Lion Court, Fleet Street, London.

MOTHER SEIGEL'S SYRUP

THE WORLD'S SUPREME REMEDY FOR DYSPEPSIA, BILIOUSNESS, and ALL DIGESTIVE TROUBLES.

When your digestion is wrong ALL is wrong. It is impossible to have sound health without sound digestion; and in these strenuous days it is practically impossible to maintain a sound digestion without the aid of a digestive tonic. Mother Seigel's Syrup is the unfailing remedy for ALL digestive trouble.

TAKE IT!!

and you will be convinced.

"I lost appetite, and after eating I had a feeling of discomfort. This grew worse till food caused me actual pain. I was much troubled with wind and headache, and felt dreadfully run down and weak. My sleep was very broken, and I got no real rest night nor day. I tried many things but only Mother SEIGEL'S SYRUP cured me."—

From Mrs. E. PURSER, 9, Queen St., Stony Stratford, Bucks. July 16, 1906.

MOTHER SEIGEL'S SYRUP is made of the Extracts of Roots, Barks & Leaves, and is a purely VEGETABLE PREPARATION.

CURES INDIGESTION

The 2/6 bottle contains three times as much as the 1/1½ size.

TWO BOOKS.

By Herbert Vivian.

"**Closed Doors,**" by the author of "A London Girl." (Alston Rivers. 3s. 6d.)

It is something to find a book, which you cannot lay down. I could find a thousand faults with "Closed Doors." Again and again the characters do and say things which no human being would do or say. The author talks of clubs and convents and drawing-rooms and ladies and gentlemen in a way which proves that he is a stranger to them. But he has a way with him. He conveys a sense of environment. By little, quick, deft touches, he makes his characters live, so that you feel you have known them for years. Generally, you wish you had not. And you have a nasty taste in your mouth when you come to the end. Still, it is a book to read. No, to have read. For it gives you ideas.

We begin with Captain and Mrs. Medlay. He is the greatest fool on earth, a weak blackguard; but a pet of the author. She is a vain, painted, rather vulgar woman, disliked by the author, who reveals, but does not seem to see her good nature and other good points. She is rich and business-like (in small matters), and has taken him away from the Navy and allowed him £200 a year. Having accepted these conditions, he was not precisely nice in maintaining another establishment for the benefit of his wife's discharged maid. However, he has no hesitation in telling the whole story to a club acquaintance, Colonel Rinn. This person, who reads like a caricature of the decayed military man, so popular in melodramas, immediately offers to bring his wife to call on the morganatic Mrs. Medlay. He also very kindly agrees to take charge of the real Mrs. Medlay's investments. We are disgusted by this transparent device, and are convinced at the outset that poor Mrs. Medlay is destined to lose her little all. As a matter of fact, nothing of the kind occurs. The mistress goes mad from drink (rather suddenly, perhaps). Captain Medlay confesses to his wife, and is contemptuously forgiven. It is all very sordid, but some of it is very clever. I will try to choose a few characteristic extracts:

> For just over a hundred pounds, for which he paid a sum of sixteen shillings a month, Captain Medlay had furnished a maisonette in Notting Hill for his unhappy mistress. The rent amounted to thirteen shillings a week, for which the owner of the houses, a retired clergyman, called himself every Friday afternoon. Most of the houses were occupied by the families of shop assistants and superior mechanics; here and there was a woman living by her wits. . . . She heard Medlay's step on the stairs, and came to meet him, teapot in hand. When she saw Colonel Rinn she stopped abruptly, and coloured up and smiled nervously. . . . "Why didn't you come yesterday?" she asked, half drowsily, as he kissed her. Then she stopped, and looked hard at him. "You've been drinking," she said. "You've been drinking at the club all day. Why? You promised me you wouldn't."
>
> . . . . . .
>
> Medlay loved this little home. He had a boy's delight in playing at life, a boy's aversion from responsibility, solemnity, and stateliness. He grew at every fresh visit fonder of little Jinny, who could now talk to him intelligently. The child grew to adore him. "Why aren't you like other daddas?" she asked him one day. "Why don't you live with us always?"
>
> One day he arrived at Rinn's lodging in West Kensington, after a terrible visit to poor Nina in Bedlam, to find Jinny in flesh-coloured tights; she had been taken by Rinn to a photographer. The child danced for him, and the Rinns laughed and applauded. But the horror was worse for him on his next visit, when they showed him the photograph. The child had harlot stamped on every line of her smiling face.

Much against her will, he succeeds in taking her to a convent.

> When he was in the drive again, he turned to look once more at the house. He saw only the closed door. It seemed to him that he had buried his child, all that he loved on earth, and that the door was the lid of her coffin. He remembered the closing of the doors of Bedlam on Nina. He had buried his love, he had buried his child; he was bereft of everything. He felt horribly alone. It was as if with his own hands he had cut out his heart. The world shrivelled up. Life became like a guttering candle. And all that his heart said to him was the echo of his child's last words: "You coward! You coward!"

I suppose many people would call this "a strong book." It certainly smells strong.

"**The Adventures of the Hon. Leo Fantasse.**" By A. P. Macdonald. (London: Oughton. Price 6d. 30th thousand.)

They who compass sea and land may be advised to take Fantassé in their pockets. If they have already laughed over "The Lunatic at Large" and "Captain Bunker" (perhaps the most amusing extravaganzas of recent years) they will certainly smile here. Mr. Macdonald has the same reckless, irresponsible touch, and a greater carelessness of probability. I see that some cruel reviewer has compared him to Jerome K. Jerome. That is very unfair, for Mr. Macdonald has not the particular vulgarity of Jerome. He does not court our mirth with details about sea-sickness, or mothers-in law, or fleas. In fact, he possesses an imagination, and you can never foretell what he will say or do next. Sometimes he plays too trivially upon words; often he taxes our credulity very far by his view of the manners of ladies and gentlemen, but he never irritates; he does not appear to have jumped counters recently.

Fantassé is an incorrigible practical joker with a pretty wit. Perhaps his first adventure is the best. He finds a prize-fighter bathing and, like Sir Robert Peel, runs away with his clothes. The prize-fighter pursues him inland. Fantassé meets a bishop and warns him that a madman is coming: "Fly for your life, reverend sir. He thinks he's a Roman gladiator." "I cannot run," he moaned, "what shall I do?" "Strip instantly," said Fantassé. "He only attacks people with black clothes. That's his mania. Tell him you're the Venus of Milo, and you'll be all right." The trembling bishop was left covered with confusion—very little else. An amusing conversation occurs between the Venus of Milo and the Roman gladiator. Meanwhile Fantassé goes to a public meeting in the bishop's clothes and delivers a very funny speech.

Mr. Macdonald's spirits never flag. One broad smile steals through the whole book from cover to cover. We must all try to persuade him to go on writing in the same strain.

BULL'S EYES.

Consequences:—The Primate.....met.....the Premier .....in a difficulty.....The Primate said, "Can't this little Education matter be squared?".....The Premier said, "Not at a round table.".....The consequence was.....no compromise.....And the world said, "Let it be a fight to a finish this time."

.....

The *Standard*.....met.....John Burns.....at the Queen's Hall.....The *S.* said, "I'm going to commit you!"..... J. B. said, "You don't 'come it' over me.".....The consequence was.....the *Standard* had to give way..... And the world said, "Not guilty, John, but don't do it again."

.....

An actress.....met.....a postcard producer.....in court. .....She said, "I object to the 'nitey'."..... He said, "But you look a *daisy*."..... The consequence was.....she lost her head.....And the world said, "Must we call her Miss 'Shirty' Millar now?"

Some Unfounded Rumours:—

That "infernal machine" now means motor-omnibus.

.....

That Mr. Joseph Chamberlain is growing an Imperial beard.

.....

That the *Pink 'Un* will publish Mrs. Langtry's Memoirs as a serial.

.....

That, in view of recent disclosures, 'Frisco is to be called "'Frisci," in future.

.....

That Miss Marie Corelli's next book will be grammatical.

.....

That the Thaw trial will prove a frost.

.....

That the big newspaper firms—who alone have benefited by the Jamaica earthquake—have contributed largely to the Relief Fund.

.....

That "Salome" is now pronounced "Slimy" in New York.

.....

"There will now be an interval for coughing," said the Rev. H. C. Wagnell, at Blackpool, on Sunday. His name is a syllable too long.

Hugh Sloane, of Bolton, recently completed a walk of 2,250 miles. His motto is, "Sloane Sure."

A woman has secured damages for baldness caused by the bite of a dog. She should try the "hair of the dog that bit her."

"When is a servant not a servant?" asks a contemporary. Nearly always.

A writer in the *Strand* says that women realise now that they look their best when smiling. Dentistry has made great strides of late.

Miss Gertie Millar objects to her head being on other people's shoulders. Most girls like it.

"Mirrors are a premonition of Hell," says a paper. *Daily Mirrors!*

A man named Beer was recently committed for coining. Beer always makes money—witness the Beerage.

Mr. Lloyd-George says that the Board of Trade is about to strengthen its intelligence department. War Office, *please* copy!

"I only had eight half-pints," pleaded a defendant at West Ham. The "ninth 'pint' of the law" was a fine of five shillings.

"Where to go to-day," is a heading in a Sunday contemporary, and a list of concerts, galleries, and museums follows. What about the churches?

It is told of the late William Whiteley that he once received an order for a pint of fleas, and supplied it. Some of our big shops could manage a gallon easily.

Miss Ravenhill, in a recent lecture, put the value of a healthy male adult at £250. That of a Suffragette remains an unknown quantity.

The variety artistes are still on strike. That is why the music-halls are being hard hit.

Mr. G. P. Huntley has got another fine part in the new play at the Prince of Wales's Theatre. Nobody should "Miss Hook of Holland."

Mr. Balfour addressed a meeting in Hull the other day. Hull is one of the leading towns in Yorkshire. Others are Elland, Halifax.

It is revealed that M. Menager, the King's chef, walks about with the step of a master among his saucepans. The rest of the kitchen follow the man who cooks.

The Liberal majority in North-East Derbyshire is down to 729. The local Tories are scornful about the "Flowing Tide" now. They are going about saying, "The Flowing Tide be dammed."

Dr. Clifford, who is in the pulpit of the City Temple while the Rev. R. J. Campbell goes a-holidaying, says it is not necessary to burn a man for seeking the truth. No. There are so many dear brothers to give him it hot.

Writing on Unionist policy in the *Times*, Sir Francis Lowe says, "For goodness sake do not let us be for ever washing our dirty linen in public." But the objection is not so much in washing it; it is in hanging it out to dry.

A medical paper says half the ills flesh is heir to is due to ill-cooked bacon. The other half is probably due to the liver.

The *Express* asks, "Are we ill-mannered?" Politeness compels us to be silent.

"Overture by French Bishops," reads a news heading. *Obligato*, of course.

The law courts seem to be the happy hunting ground of self-advertisers. "Jim Crow" is thinking of claiming £9,000,000 damages every time he is not printed in large type.

Jim Crow says: "No wonder spotted fever has broken out at Belfast. The Labour leaders were conferring there a few days before."

Old religions altered whilst you wait! Satisfaction guaranteed. Apply R. J. C., City Temple.

A witness at Acton Police Court is reported to have said, "The husband is a teetotaler, and has practically no control over his wife." He evidently could not screw up "Dutch courage."

Some of the music-hall strikers only earn a paltry £150 per week. Won't someone please take the hat round?

Peter the Regicide caught a chill at a recent consecration-day ceremony. His reception was so cold.

For the loss of a dog in a railway accident on the Midland, the owner has been awarded £300 damages. For the loss of her husband, an engine driver, also in a railway accident, a Mrs. Robbins has just been awarded £100. Don't get married, ladies—take out a dog license.

The *World*, in a reproach to dancing men, says, "Some have long spells of 'brilliant silence.'" But ish't silence golden?

A

BOOK ON BUSINESS

Every man is interested in Business and Money-making; since every man is either engaged in making money or in applying what he already possesses. This being granted, it is sufficiently remarkable that no Encyclopædia of reference for matters relating to the supremely important interests of Business has hitherto been published. The "Business Encyclopædia" fills a want that was becoming acute in the business world, since it enables the man who wishes to make headway in Business to undertake

A Systematised Study

of Business. The ambitious man cannot make himself proficient in Business knowledge unless he possesses a detailed work dealing concisely with everything appertaining to business. When it is pointed out that there are over 10,000 references in the Index of the "Business Encyclopædia," it will be granted that no detail relating to Business has been overlooked, and that every subject can be turned up with the greatest facility. In these days of fierce competition, when those men and those firms who have trusted too blindly to their own ability to "muddle through" are going surely to the wall, the motto of every man who makes headway in business is

"Take Nothing for Granted."

The "Business Encyclopædia" is edited by Mr. W. S. M. Knight, of the Inner Temple, Barrister-at-Law, assisted by a staff of commercial specialists. It provides expert opinion on the many doubtful points that come up in the course of the business day, even of the experienced man of business. The "Business Encyclopædia" is now in constant use in hundreds of the foremost business houses of the day. Many of the men representing these firms have written us in enthusiastic terms as to the practical utility of this work. Now, it is a reasonable argument that if the men representing firms whose names stand for success in Business find this book useful, that it will be useful, and is even necessary, to you.

It is the Book for You.

Do not say: "I cannot afford to buy the 'Business Encyclopædia,' though I should like to possess it." It is issued on such terms as bring it within the reach of every man. You can use the books while you are paying for them. The "Business Encyclopædia" will save its cost before you have had it in use many weeks. It enables you to know—all about Business. It gives you confidence to act on your own ideas. Its possession and use may mean SUCCESS for YOU.

A FREE BOOK.

We have prepared a handsomely illustrated book, "THE PRACTICAL BOOK," which will be sent to you free of charge, and which will show you how necessary the "BUSINESS ENCYCLOPÆDIA" is to YOUR success. And it will also tell you how to obtain the "BUSINESS ENCYCLOPÆDIA" for a first payment of 3s. only, the balance to be paid by a few small monthly instalments.

To the CAXTON PUBLISHING CO., CLUN HOUSE, SURREY STREET, LONDON, W.C.

Please send me, free of charge, a copy of "THE PRACTICAL BOOK."

J. 82.

Name.....

(Send this form, or a postcard, mentioning this paper.)

Address .....

....

C. A. A.

Mr. Aked declares he is a poor man. That accounts for it.

To save the rates the Ongar Board of Guardians have agreed to allow their board-room to be used as a night school for boys. Our friends in West Ham have for some time past allowed theirs to be used as a night school—for cookery.

After the next General Election, some members and their seats:—

London City	Mr. Keir Hardie. Mr. Will Thorne.
St. George's, Hanover Square	Mr. Phillip Snowden.
Birmingham (West)	Mr. D. Lloyd George.
Liverpool (Scotland Division)	Mr. Kensit.
Cambridge (Newmarket)	Mr. Hawke.

Some "jobs" the Stars may find if the Music-Hall War lasts:—

Mr. and Mrs. "Marie" Hurley ...	Busking, at Margate.
Mr. Arthur Roberts	Driving a hansom, "Princess Trixie" between the shafts.
Mr. Little Titch	Under "Boots" at the Savoy.
Mr. Harry Tate	Night watchman at a motor garage.
Mr. Hackenschmidt	Scene-shifter at His Majesty's Theatre.
Mr. Mike Whallen	On the staff of the *Daily Mail*.
Mr. Joe Elvin	Ostler.
Mr. Gus Elen	Wheeling a barrow in the East End.
Mr. George Robey	Sign on for Tottenham Hotspur.
Mr. R. A. Roberts	Instructor in disguises to Scotland Yard.
Mr. Tom Costello	As the "Horrible Example" to the Lady Suffragettes when lecturing.
Mr. George Lashwood and Mr. Whit Cunliffe	Ladies' companions.
Mr. George Gray	Holy Orders.

"We should like to see the common people come out to criticise new buildings," says the editor of the *Builders' Journal*. They are too busy finding the money to pay for them.

"The earl should marry the actress," says Dr. Rappoport. Just so; "The Earl and the (chorus) Girl."

THE TRUTH ABOUT CANADA.

The writer of the following letter seems to have the hang of it:—

In your issue of the 26th ult., three letters appear under the heading "How Canada is Boomed."

The first and third letters are written in the usual strain adopted by those whose one idea is to "boom" Canada, and induce immigration at all costs, without letting the immigrant know beforehand what hardships and, practically, slavery await him. I do not wish to discredit Canada, but I do think it is unfair, and sometimes almost cruel, to paint the country in such glowing colours, without, at the same time, giving the other side of the picture. Of the three letters referred to above, the second is a good deal nearer the truth of what conditions actually are in Canada to-day, only if such was given the same prominence that the other and brighter side gets, immigration might be discouraged.

As your correspondent says, it is a country of wheat and plenty (of disappointments).

I have been this last year engaged on railway work in Manitoba, miles away from big towns, and have seen something of what life farmers and others lead, besides leading a very rough life myself. Though I have nothing personally to say against Canadians, and made fast friends with those with whom I was in contact, I am convinced they do *not* love Englishmen, and do not want them; in fact, Canadians have told me so themselves.

Statistics are given showing the number of immigrants per annum, and as much "copy" as possible made out of it. But nothing is said of the hundreds who return to Europe, and I know as a fact that this is the case, and I know many more would do so if they had the money to pay their way. They are helped out to Canada, but then they have to make the best of it when once there, and they can, as a rule, only just manage to subsist. I have been inside many farm houses in Manitoba, and, as a rule, they contained nothing but the barest necessities, comforts being conspicuous by their absence.

Farming, unless done on a very large scale, does *not* pay—profits are negligible. The only people I met who were at all well off were those who had been in the country years ago when land was cheap, and have since realised at the enormously enhanced prices which land now fetches. A "real estate" agent is the best paying proposition in Canada to-day.

Many people in Canada have expressed the opinion to me that immigration is being overdone. The country cannot absorb the thousands who enter, and owing to the very long and intensely severe winter, thousands are thrown out of employment during those months. The difficulty is to get steady work all the year round, and this can only be done by a very small proportion of the population.

I am afraid I have exceeded the length of a letter, but the question of immigration into Canada could fill many pages if treated in all its aspects, and in the many points both pro and con.

I would commend to your perusal, and that of your readers interested, an article which recently appeared in the *Morning Leader*, on "Life in Canada," from the pen of Miss Darlington, though I think the instances given are perhaps extreme. As you say, it is well to hear both sides, a point too many people ignore.

A Civil Engineer.

JOHN BULL'S LETTER BAG.

[John Bull *replies to some of his numerous correspondents.*]

"Setter" (Liverpool).—Thanks for all your information.

G. T. F. has just returned from Germany, and is alarmed by the progress of that country. He says: "If you told the average Britisher that England was building Germany's battleships free of charge, would he believe you?" Anyhow, we should not presume to tax his credulity so far.

"Under 17" sends us a ridiculous pamphlet, entitled "Danger Signals from Heaven! Is God making war upon our navy? Or has the Government's action on religious education kindled the anger of the Almighty?" It is probably by some lunatic.

W. H. M. (Liverpool) says an old servant heard that the Salvation Army could trace lost relatives, and she accordingly consulted a local "captain" about a missing brother. They made her pay 7s. 6d., though she was in needy circumstances. Another poor person was charged 10s. for a similar service. After paying several weekly instalments, she was told that the S.A. knew her relative's address, and would give it to her when she had completed her payments. We can't believe it.

A. R. M. D. (St. John's Wood) wants more "Prisoners at the Bar," and complains that we have not yet tackled Mr. Chamberlain. "Give it him hot when you do," says A. R. M. D. But we did put him up to auction in an early number, and we can't "give it him hot" now that he is too ill to read. Here's to his speedy recovery.

A correspondent asks us to award a biscuit to the *Daily Telegraph* for sneering at the French for having no equivalent for "home" except foyer, which also means green-room. Well, the green-room is a kind of home for mummers. We are not made of biscuits. The demand threatens to exceed the supply.

Messrs. Ingersoll and Bro., of Ely Place, Holborn Circus, have taken a lot of trouble in regard to a complaint which recently appeared in these columns as to the quality of a watch supplied by them to one of our readers. Our correspondent appears to have no ground for his complaint, as the watch in question has been in the custody of the editor of the *Morning Leader* for a week, during which period it has kept perfect time. If all firms conducted their business upon the same lines as Ingersolls, the public would have small ground for complaint.

Mr. Proctor, of 43, Grainger Street, Newcastle-on-Tyne, sends us a box of his Pinelyptus pastilles, for which we are obliged. Other makers of genuine articles, please copy. We, however, bar the Peps, Bile-Beans, and Zam-buk crew.

J. A. N. (Cricklewood) took his Bewlay pipe to "A. I. Jones" to have a mouthpiece fitted. It got lost, and he was tendered a new pipe, but was asked for 9d. for the mouthpiece. This he did not feel justified in paying "after having to wait so long." He now asks our advice. We are afraid we cannot be his mouthpiece in the matter. It seems a very hard case, but he had better put it in his pipe and smoke it.

W. N. S. (Derby) has read somewhere—he believes in a ladies' paper—that the late Queen Victoria was prejudiced against the use of coal and gas in her private rooms, and preferred wood, peat, and wax candles. Who would not?

"Quiz" (Burton-on-Trent) asks why the Secretary of the Central Association of Accountants, 5 and 6, Great Winchester Street, disclaimed connection with the London Association of Accountants. "Quiz" had better ask the Secretary.

"Veritas" (West Bromwich) and others, send us copies of "Professor Edison's" horoscope circulars. Edison calls himself a practical astrologer, and carries on business at Binghamton, New York. He is a Yankee swindler. We have one of his horoscopes before us. After telling his dupe that she was born "under the zodiac sign of Sagittarius, which was also the sign of Andrew Carnegie and other famous people," and that one of her "lucky years is close at hand," he proceeds to refer to the "lovable side of her nature," and to "the kind of man most essential to her perfect happiness." He then impresses upon her that "young people contemplating marriage should post themselves in regard to the signs and predominating influences of their admirers," concluding with the statement, "I find this life I am investigating to be of much importance. Events soon to transpire will have a great bearing upon it," and the expression of regret at his inability "in this short article" to deal further with the subject, but further questions "may be asked with an order for a more complete horoscope." And, to crown all, the letter is a mimeographed one, but sufficiently well printed to deceive the average individual into thinking it had been specially typewritten. What are the New York police doing?

F. E. P. (Faversham).—We must refer you to "Jim Crow." In the meantime keep calm.

"Fair and Square" (Shepherd's Bush) was so eager to get his John Bull that he could not wait till Thursday morning, and, thinking he would anticipate the market, found he had purchased a second copy of the previous week's issue. So, like a sensible man, he has passed it on to some friends in Canada. By the way, we are getting quite a large circulation out there.

A. E. P. (Calne).—Thanks for interesting letter. We quite agree with you about Secular Education.

"ELLIS THORN" (Manchester) has a fried fish shop, doing £50 or £60 a week, and wants to convert it into a limited company. We are sending Jim Crow down to look into it. He dotes on fried fish, and as to the chips—well, the less said the better.

E. H. G. P. makes several suggestions for the improvement of our paper, and asks in a postscript "Can I lend any assistance in this respect?" We never borrow.

W. B. (Willesden).—Thanks for cutting. We are afraid the Editor of *The Throne* will not oblige with the names of those good ladies.

T. R. (Brockley) is disgusted with the *Evening News* Crystal Palace Coupon, entitling a child to admission at the reduced price of 3d., and to "a present from the gigantic Christmas-tree." T. R. took his child with one of the coupons, and was disappointed to receive only "a common ha'penny toy from the tub in which the tree was planted," those on the tree remaining untouched. Wait till we have the JOHN BULL Christmas-tree!

F. S. W. (Bradford).—Thanks for interesting letter. We note that the Bile-Beans Manufacturing Company does not actually make the beans. Our concern, however, is for those who are rash enough to swallow them.

A POLLOKSHIELDS READER sends us a long report of the case of the Rev. Duncan Hunter Brodie and others, charged with inducing the children at their Sunday school to participate in a lottery. As, however, the defendants upon conviction stated their intention of appealing, we must in the meantime refrain from comment.

H. B. F.—Try again.

B. S. (Manchester) sends us a photograph cut from the *Daily Dispatch*, Manchester, of Baroness Burdett-Coutts' funeral procession, passing an arch, which is stated in the paper to be "Hyde Park Gates." B. S. says that, "although he has a good knowledge of London, he can't recall any building similar to it." The object in question is really the gates of the Green Park, opposite St. George's Hospital—and in connection with them it may perhaps be of interest to recall that they are only opened for Royalty.

J. F. M. C. (Swansea) wants the names and addresses of the secretaries of "the new Clerks' Associations, including the Shop Assistants, Warehousemen's and Clerks' Union, and the Scottish Clerks' Association." We are sorry we are not able to oblige him, but Mr. E. J. Rees, the Swansea representative of the Trades' Council, whose address is 59, Courtney Street, Manselton, might be able to give him the information.

"JAY" (King's Cross) recently complained of the treatment he had received from Messrs. Theobald and Co., of Albemarle Works, Staines Road, Hounslow. The firm express their willingness to look into the matter, and we accordingly advise "JAY" to place the facts fully before them.

"KRIS" (St. Helens) answered an advertisement of the Featherstone School of Languages (236, High Holborn, W.C.), They offer him 30s. for giving 40 English lessons per week in West Germany, Austria, Hungary, and Sweden. He must pay a fee of £4 4s. and his travelling expenses. We advise him to keep his money and stay at home.

A. O. D. (Queen's Park).—Of course, Witty-Cur's dates are all wrong. Didn't you notice that he is an A.S.S.?

L. G. (Barnsley).—What do the initials after Witty-Cur's name mean? Don't you see—"A. S. S."—A Silly Socialist.

G. A. LE D. (Jahore).—If we cut out all the advertisements you object to, how many extra copies will you buy? And how is the weather out your way?

J. W. M. (Tipton).—Thanks for your excellent suggestion. We will consider its practicability.

R. K. (Dundee) says JOHN BULL is the only journal to his taste since he used to read the *Sydney Bulletin* twenty years ago.

"WARGRAVE" (Alnwick) wants to lay "the odds to five of the best" that on the first appeal to the country the Tory party does not get into power, with a double and treble thrown in about Lord Turnour being in the Cabinet and our Editor being unseated. We will consider the matter of the double, but must bar the treble. People are not allowed to bet on certainties.

K. (London) says that our "English Resident in North Germany" was wrong about the Dogger Bank incident. Germany had nothing to do with that episode. The truth is very simple. The Baltic fleet lost two of its torpedo-boats in a fog. These same boats suddenly came to light again near the Dogger Bank, and the Russians, whose nerves were anyhow, had almost sunk their own vessels before discovering their mistake. The damaged boats returned to Libau, where they were actually repaired by a British firm, Firth and Sons, the Russian branch of the great house of Armstrong. Incidentally, the Hull trawlers received the severe mauling we have heard of, and, possibly, the German torpedo-boat was riddled as well. The finding of the court which sat in Paris, indeed, the whole subsequent procedure, was an elaborate comedy arranged by the British and Russian Governments, with a view to letting the latter down as lightly as possible. Admiral Togo, "K." thinks, has proved conclusively that our Government knew its business.

"RABBIT" (Brighton) sends us a scathing attack from the *New Review* on "Mr. Harmsworth's" publications for children, and asks, incidentally, whether Mr. Crosland has abolished the House of Lords? We think, however, that Lord Northcliffe is entitled to a rest at our hands. But the House of Lords is a different matter; and we shall be happy to co-operate with Mr. Crosland for its annihilation—at any rate, in its present form.

THE NEWEST ELECTRICAL SENSATION.

The sensational advancement in every line of activity where electricity is employed is now quite commonplace. This applies to its use in medicine as well as to the mechanical side. Its medical use, however, leaves behind the gratitude of the one who has been cured by it. It is this side of the question which is to be discussed here.

The present development is in the form of a self-charged electric generator. This is a dry cell body battery. It is the outgrowth of successful experience in treating some of the most severe and stubborn cases that have baffled medical skill. Its success has been sensational, having accomplished more cures in the past year than any other known remedy. The results more than justify its use, as there is nothing so effective for Nervousness, Neurasthenia, Insomnia, Paralysis, Epilepsy, Rheumatism, Lumbago, Sciatica, Stomach, Liver, Kidney, Bowel or Bladder Troubles, and all forms of weakness.

The "Ajax" Battery is the only electric body appliance that will stand a rigid, scientific test. "Science Siftings" has bestowed upon it its certificate of merit; W. Lascelles-Scott, Esq., the well-known electrical expert, says that the results have even surpassed his initial expectations. It cured Mrs. Perry, 12, Stanley Street, Paddington, of Paralysis after she had been discharged from a London hospital as incurable. It restored Lady Mansfield, of King's Cottage, Kew, to health after a serious and protracted illness. Rev. F. T. Tayler, Little Baddow Rectory, Chelmsford, says he has more energy and activity after using the battery.

"Electricity—The Road to Health" is a scientific treatise fully explaining the most successful treatment known to-day. This book is published for free distribution among all those interested in the health problem. A free copy of the book will be sent to every one writing to The British Electric Institute (Dept. 41), 25, Holborn Viaduct, London, E.C. If you cannot call at the office for a free demonstration and test, write at once for the book.

£20 to £5,000

CASH ADVANCED PRIVATELY.

WITHOUT SURETY FOR ANY PERIOD.

On approved note of hand in town or country. No preliminary fees. Terms to suit client's convenience. No publicity, delay, or routine.

WILLIAM STANLEY & CO.,
97, Cannon Street, London, E.C. (Opposite Cannon Street Station.)
'Phone: 7284 Wall.
No connection with any other firm of same name in London.

CHARING CROSS BANK.

(Established 1870.)

28, Bedford-Street, Charing-Cross, W.C., and
39 Bishopsgate-Street Within, London, E.C.
Branches: Liverpool, Manchester, Bradford, Leeds, Bristol, Birmingham, Sheffield Cardiff, Southampton, Plymouth, etc.
Assets, £1,136,249. Liabilities, £796,788. Surplus, £339,461.
Loans of £50 to £3,000 made on any class security.
2½ per cent. allowed on Current Account Balances.
Deposits of £10 and upwards received as under:—
Subject to 3 months' notice of withdrawal 5 p.c. per ann.
" 6 " " " 6 "
" 12 " " " 7 "
Special terms for longer periods. Interest paid quarterly.
The Terminable Deposit Bonds pay nearly 9 per cent., and are a safe investment. Owing to the nature of our investments, we are able to pay rates of interest on deposits that will compare favourably with dividends paid on almost any class of stock or share-holding insuring the safety of capital. We have been established for 36 years, and our position in the banking world to-day testifies to the success of our business methods, and to the satisfaction of our customers. Write or call for prospectus.
A. WILLIAMS and H. J. TALL, Joint Managers.

MONEY
ARTICLES
MADE
CLEAR.

STOCK EXCHANGE JARGON.

All Technicalities fully explained in the new

DICTIONARY of STOCK EXCHANGE TERMS.

POST FREE for 3d. stamps of

HALFORD & CO., Palmerston House, London, E.C.

JOHN BULL'S WOMENFOLK.

By Mrs. Bull.

(Mrs. Bull will be delighted to receive suggestions and contributions from our readers.)

Prince Louis of Battenberg.

A charming little anecdote about Prince Louis of Battenberg, whose ship, H.M.S. "Drake," has lately carried off first honours in gunnery, has reached me from a lady in Nova Scotia, Canada. She writes:—

"Dartmouth lost its head one Sunday afternoon when Prince Louis of Battenberg came to see his old friend. He is just the same warm-hearted man as he was when a 'mid.' on the dear old 'Royal Alfred'! It was thirty-three years since I had seen him. What a chat we had! And how he did enjoy it, and his tea, and some chocolate cake I made that the 'Royal Alfreds' used to like. We had plums picked that morning, and he said he should like to put some in his pocket. So I filled two little boxes, one with cake, one with fruit, but he would not let Robert carry them, and under his arm the handsome fellow tucked them. The Archbishop had asked him to spend the Sunday with him, but he told them all he had kept it for an old friend, Miss C——."

This homely little episode is typical of his unaffected geniality and charm, and gives us a glimpse into the secret of his popularity.

Sartorial Fitness.

One would think that the sight of a man on trial for his life would inspire more serious speculation than that of "chiffons," but there is evidently a fine psychology attached to clothes in the mind of the American reporter.

In a recent dissertation on the Thaw murder trial in New York, we read, after an elaborate description of the black gown worn by the prisoner's mother, that "Mrs. Harry Thaw wore a dainty hat trimmed with violets, and a long white lace veil." The prisoner, we hear, "chose from five suits, specially ordered for the trial, one of blue serge," and even the District Attorney, Mr. Jerome, "was clad in a simple blue lounge suit!"

It is strange how much costume *does* impress even the most practical minds. The mere absence of wig and gown in an American Court of Justice has, to the English eye, a lack of dignity, as great as that produced by their blunt directness of speech contrasted with our own more elaborate legal phraseology. Such a speech as "The Court is with you, Mr. So and So," I have heard replaced by a plain and pithy "Go ahead"!

Another Case of Clothes and the Law.

We thought everyone but a "Sandwich Man" had a right to claim his own individuality below the neck!

But, in a recent action brought by Miss Gertie Millar against a picture post-card syndicate for cutting off her charming head and affixing it to a figure in a nightdress imported from Germany (the figure as well as the nightdress), the verdict was for the defendants.

It seems that in the eye of the law an actor is still "a rogue and a vagabond," and an actress's modesty necessarily below that of a "Vicar's wife."

But one cannot help feeling that it creates rather an unfortunate precedent; and wondering if Mr. Justice Darling would regard with equal equanimity a portrait of his own face allied to the torso of some "undesirable alien" in pyjamas, and published by the gross, even though it did affect the applause evoked by his wit and persiflage.

Female Prisoners in Japan.

Some curious facts were related the other week by Professor Ogawa during an interview with a London newspaper reporter. The Professor, who holds a very distinguished position in Japanese legal circles, commented on the number of English female law-breakers as compared with that in Japan. In the latter country the number of offenders is very small, and those that do appear in the courts are almost invariably charged with the same offence—that of incendiarism. This outrage always results from the same cause, namely, a husband's faithlessness. There are no divorce courts in Japan, such a thing as a faithless wife being unheard of. But occasionally a man wanders from the right path, and prefers the society of another woman to that of his wife. Woe betide him if the latter discovers it! She turns into a veritable tigress. The same method of revenge is always followed. Waiting until the faithless husband next visits his love, the injured wife calmly and deliberately sets fire to the house. More often than not the result is fatal. Having satisfied her vengeance, the woman is quite willing to be arrested, and to bear the consequences of her deed. This is not of very frequent occurrence, however, so that such drastic mehods may be more effective than the European divorce courts.

A Royal Antiquarian.

According to several French and Italian newspapers, the Queen of Italy has made an important discovery from an archæological and antique point of view. While walking in the Campagna with the King, Queen Helena stopped to watch some workmen pulling down the remains of a splendid Roman villa. Suddenly she noticed a piece of pure white marble, which she commanded the men to dig out. On doing so, it was discovered that it belonged to a most beautiful white marble statue, which had probably been buried for several centuries. Experts declare it to be the most beautiful copy existing of the celebrated Greek statue of a quoit-thrower, the original of which has never been found, although there are several copies of it. Queen Helena is naturally very proud of this interesting discovery, an occupation not often indulged in by Royalty.

Beauty Culture.

While the weather remains cold and east winds are about, the complexion, unless some simple precaution is taken to anoint the skin with an emollient cream, is apt to suffer, through the skin becoming rough and chafed. Women spend a great deal of money on complexion treatments at the hands of the professional beauty doctor, but really they could keep their skins in perfect condition themselves by the use of nothing more costly than good oatmeal cream, or some such unguent, coupled with finger massage, the vaporiser, and a skin tonic, always being careful to use none but soft water. It is an old story, but worth repeating, that hard water is frequently the primary cause of complexion troubles. Prevention is better than cure, and the wisest course is to prepare the skin for sudden changes of temperature before the vital moment comes. It is a good plan to administer the skin food at night, using only a small quantity, but taking care that it is thoroughly well rubbed into the skin and absorbed. The cream should be used as often as necessary—every night, or two or three times a week, according to the state of the skin. When the complexion loses its clearness, and becomes "muddy" looking, the vaporiser will prove the best cleanser; and the cheapest and simplest vaporiser is a bowl of boiling water, over which the head, covered with a towel, forming a curtain, should be held for five or ten minutes. The skin will then be pliant and soft. Any moisture should be wiped off afterwards, the face washed in the usual way with soap and warm water, and a mild skin tonic applied, in order to close the pores.

Old-fashioned Valentines.

The approach of the 14th of February recalls the vanishing Valentine. Stationers still consider it a duty to display a few Valentines among their goods, but one wonders who buys them. When the decay of the old-fashioned and pretty custom of sending Valentines first set in, it had a disastrous effect upon wholesale manufacturers, to whom the trade in Valentines used to be worth something like £20,000 a year, during the golden age of "love's souvenir." Rice paper was then bought from China by the ship-load, silk fringe from Coventry in bales of a hundred gross of yards, and silk or plush in wholesale quantities of 9,000 yards, at a couple of shillings a yard. In the work-rooms of Valentine makers a quarter of a ton of the finest white gum easily disappeared, and another commodity that was used in fairly large quantities was cheap jewellery, which frequently formed part of a Valentine, while the consumption of sachet powder was enormous, for the scented Valentine, with decorated satin case, was a leading favourite. For this and other Valentines satin was purchased in quantities of 5,000 yards at a time, and the annual bill for lace-paper alone would come to something like £3,400. Then again, a thousand pounds' worth of artificial flowers would be used in a week by a big firm of Valentine makers, and gauze and filagree lace in unlimited quantities. Humming birds, ribbons, and kegs of sachet powder had also to be reckoned with, and for the "envelope" Valentines, wadded and scented and adorned with pictures, a special kind of paper, thick and creamy, was prepared.

BIRKBECK BANK.

Established 1851.
SOUTHAMPTON BUILDINGS, HIGH HOLBORN, W.C.
2½ PER CENT. INTEREST
allowed on Deposit Accounts.
2 PER CENT. INTEREST
on Drawing Accounts with Cheque Book.
All general Banking Business transacted.
ALMANACK, with full particulars, POST FREE.
C. F. RAVENSCROFT, Secretary.

WHY SHOULD BARRISTERS BE EXEMPT FROM STAMP DUTIES?

Poetical Licence has been of old the excuse for innumerable false quantities, bad grammar, and slipshod verses, nay, even for such spelling as would shame a schoolboy of 10; but (to misquote the words of our good friends Messrs. Gilbert and Sullivan)—

"Professional Licence, if carried too far,
One's chance of preferment would certainly bar,"

which brings us at once to the Bar, the subject of this discourse.

The original notion of the payment which is made to a barrister for legal advice or for the conduct of a case is that it is not a fee but an "honorarium,"—a fine distinction and one which the common people would find it hard to understand.

The primitive idea also is that all these "honoraria" are paid in advance, cheque handed in with the brief; and, these things being so, since there should be no occasion, so there is no right in a barrister to bring an action at law for the recovery of his fees, which is also the case with the physician.

However, abuses needs must come, and so abuses have crept in.

It has long been customary for solicitors, and is now almost the universal practice, to send their briefs to barristers either with the fee marked on the back, such as they consider the usual amount to suit the case, or with the fee left blank to be filled in by the barrister's clerk, according to what Mr. So-and-So will accept, but without the fee itself.

The clerk in question keeps a ledger, and renders his accounts to the various solicitors just as any other busines man keeps his books and does likewise to his clients or customers. There is no getting away from the fact that this is so. It is no good to say that barristers do not keep books nor give receipts, or to attempt to put them upon a different plane to that of ordinary mortals, because it won't wash.

The abuse comes in when careless solicitors, after receiving the amount of their bills of costs from their clients, suffer from periods of "moral obliquity," and forget to pay over the fees to the Barrister, which fees they have not forgotten to charge in their bills as disbursements.

Now here comes in an anomaly, although a simple one when you come to look at it.

We have seen that a barrister cannot sue for his fees; but on the other hand there is nothing in the world to prevent him from bringing an action against a solicitor, when he knows that the solicitor has had his costs paid by his client, for "money had and received to his use," and indeed he is perfectly justified and at liberty to do so.

The reasons why such an action is seldom brought are threefold. In the first place few barristers are in such a position as to care to risk incurring odium among solicitors generally by suing a member of the profession from which they derive their daily bread; while even the delinquent himself may bring in a lot of business one way or another, and may pay some day! Secondly, there are those who can afford to make a few bad debts, or at any rate wait a long time for their money, and still smile, because they have a good practice. And thirdly, there are very few solicitors who would not move heaven and earth to pay the barrister before such an action against them reached the ears of the Public and the Incorporated Law Society, which latter is very properly much down upon "moral obliquity" among members of its flock. Nevertheless, there are not many barristers in good practice who could not point to hundreds of pounds upon their books which they know full well have been received by the solicitors and never paid over to the rightful owner in their own persons, and yet they are too lazy, or too good-natured, or too busy to bother themselves, and insist upon payment.

The foregoing remarks, if somewhat far from the original point, seem necessary in bringing this matter to the notice of the general public, who are not conversant with all the customs and unwritten laws which govern dealings of barristers with their clients.

So at last, though tardily, we arrive at the point upon which we started, to wit, the stamp duty on receipts for £2 and upwards.

The idea is, as aforesaid, that barristers being paid on the nail need not give receipts for their fees (as we will call them for the sake of argument). On the other hand, before a

LIPTON'S TEA

THE

LARGEST SALE IN THE WORLD

Popularity
Proves Superiority.

Lipton's Teas Excel All Others.

DRINK AND ENJOY

LIPTON'S DELICIOUS TEAS.

Direct from the Tea Gardens.

THE BEST. 1/9 THE BEST.

NO HIGHER PRICE.

LIPTON'S SPECIAL

AT

WONDERFUL VALUE. 1/6 A SPLENDID TEA.

BETTER THAN OTHERS
"BEST."

RICH, PURE TEA

AT

1/- 1/2 & 1/4

Buy from the Growers.

LIPTON, LTD.,

TEA PLANTERS, CEYLON.

BRANCHES AND AGENCIES EVERYWHERE.

solicitor can obtain payment out of Court in an action for his bill of costs, he has to satisfy the Taxing Master, among other things, that he has paid his counsel's fees. For this purpose he has to obtain from counsel a "voucher" to show that payment has been duly made.

These vouchers never bear a stamp, whatever the amount may be which they represent.

Now, where in the world does a voucher, being an acknowledgment from counsel that his fees have been duly paid, differ from any other receipt for money given by an ordinary person. It is simply a matter of custom, and of custom which has grown out of abuse of another custom. There is nothing in the Stamp Act to exonerate counsel from paying their penny like ordinary mortals.

The abuse arises in this way. When a solicitor needs the help of counsel in many cases he has no money in hand belonging to his client. Very naturally he says to himself: "Now, either I must ask my client for some money on account for disbursements, or else I must pay these fees out of my own pocket."

Clients do not like to be asked for money on account, and particularly for small sums, nor do solicitors like asking them. It looks paltry and mean. It will easily be seen, however, that a solicitor with anything like a large practice would very soon have to make large disbursements out of his own pocket if he paid each counsel's fee on the nail. Hence he has adopted a middle course. He says, "Oh, counsel knows well enough that I shall pay him presently when I get my own bill paid—let him wait till then—if he won't take the brief without the fee he will not get another brief from me. Plenty of others will be glad enough of it." And so the credit system crept in. The system being there, and since counsel do now give receipts for money, why should they not pay duty and so lessen the tax upon tobacco? (!)

It is quite possible that counsel may grumble at having this matter stirred up, but probably it is about the best thing that can happen to them. Look at it in this way—The Government wakes up, rubs it eyes, and says suddenly, "Look here, you barristers, you have been defrauding us for years, and it must not go on; if you give any more unstamped receipts for £2 or upwards there will be trouble."

"Very well," says the Bar, "then we won't give vouchers at all—we are not obliged to do so." What will be the result of this? Taxing Masters at first will refuse to allow counsels' fees for want of proof that they are paid. Solicitors will be placed in an awkward position; but the probable upshot will be that they will have to revert to the original method of paying counsel his fee *with* the brief or instructions, and it will have to be an accepted axiom on the part of Taxing Masters that where counsels' fees are charged, and the brief produced, those fees have been paid.

In cases where the fees were not paid down, counsel could easily protect themselves by sitting upon the brief until they were paid, because, as before remarked, the brief produced would be the only voucher that payment had been made.

The Bar will thus directly reap the benefit of having had this matter looked into, and the Revenue will no longer be defrauded; clients, where fees are numerous or heavy, will have to pay them out in advance, and why should they not? And all will revert to its original order and method.

MONEY LENT PRIVATELY.

£10 TO £5,000 — For short or long periods, in town or country, on Note of Hand, Without Surety or Security. Repayments to suit clients' convenience. No inquiry fees. Strictest privacy. Interviews unnecessary. Cash sent by post. Bills discounted

CHARLES STEVENS AND CO.,
12, Devonshire Chambers, Bishopsgate Street, London. E.C.

CHRONIC BRONCHITIS,
NASAL CATARRH & ASTHMA,
A SPEEDY HOME CURE.

GRANVILLE H. SHARPE, F.C.S., *Analyst (late Lecturer on Chemistry to the "Liverpool School of Science")* 11 & 12 Great Tower Street, E.C., says—"I HEREBY CERTIFY that I have submitted to a careful Chemical Examination, a sample of VENO'S LIGHTNING COUGH CURE, and I consider it to be a skilfully prepared specific, possessing in an agreeable and inviting form, valuable curative and palliative properties. It promptly relieves the painful irritation caused by coughs, colds, etc., and is FREE FROM THE DANGEROUS DRUGS that are frequently present in preparations used for similar purposes. I am of opinion that it will prove a valuable remedy in the cure of coughs, colds, asthma, and all bronchial complaints."

ASK FOR
VENO'S LIGHTNING COUGH CURE

The purest and most efficient Remedy procurable for
Coughs, Colds, Bronchitis, Asthma, Catarrh, Weak Lungs & Children's Coughs.
9½d., 1/1½ and 2/9 per bottle.
At all Chemists and Drug Stores everywhere.

THE BENEFACTOR.

By Vera Canute.

"Here, I'll give you this flannel chemise," exclaimed the little maid's mistress, flinging her a pink, unattractive article of underclothing.

"Oh! thank you, m'am!"

The little maid was delighted, for early winter mornings strike cold to ill-clad bodies.

"And here's a hat and top petticoat."

"My! the 'at'll do fer mother fine." She took the broken straw reverently. "Sis can 'ave the petticoat again'st going to school."

"Can you do with a pair of stockings?"

"My mother can, she's wonnerful 'andy at darning."

"And here's one of your master's ties."

The little maid took the soiled tie carefully.

"That'll be a surprise fer dad come Christmas time."

Her mistress continued the clearing out of her rubbish clothes from the chest.

"You can have that collar."

The little maid looked perplexed. "Dad won't wear collars m'am; never 'as."

"Never mind, take it; it'll do for your young man."

Mabel blushed. "I 'aven't got one, leastways not to walk out wiv; it's the grocer's boy wot worrits me to."

"Here's a bit of ribbon." A blue silk bow fell at the little maid's feet.

"Fer Sis to tie up er 'air come Sundays."

"A veil."

"None of us can't wear them things m'am."

"Keep it till you know some one who does. Want a waistband?" The girl took a torn sequined band from her mistress's hand.

"My, ain't it fine!"

That finished the clothes' clearing. At the end of the month, when the little maid received her wages, she found that instead of a pound only twelve and sixpence had been given her.

"If you please—if you please," she began in a trembling voice to her mistress.

"Well, what is it?"

"If you please, you've only give me twelve and six 'stead of a pound."

"That's right."

The little maid's eyes filled with tears.

"If you please you said as 'ow you'd give me a pound."

"So I do, but of course I've taken for the clothes from it."

"The clothes, m'am!"

"Yes, the warm chemise, petticoat, stockings, the hat, that pretty belt, the tie for your father, and the other things. You didn't think I *gave* them to you, did you?"

The little maid returned to her work in the kitchen to wonder what her mother would say about her wages so spent

RACING NOTES.

By W. LOTINGA.
("Larry Lynx" of "The People.")

Guess?
Who is the leading trainer who accuses people—and his jockey—of making his horses favourites?

Much Needed.
It is gratifying to see more "big pots" among owners running jumpers.

These are not the "Turn ups."
Some bookmakers think it is cheaper not to stand up all the winter.

An Anomaly.
More than half of those who figure in the gentlemen (?) jockeys' winning list are trainers.

The Best Horse in the Stable.
Most of our trainers are just now as busy "acclimatising" their new 5 lb. steeplechase jockeys as much as the horses.

The Puritanical Wave.
How good we are getting. In America, too, the President is being appealed to to pass a law to stop betting on horse races.

Will Encourage Stayers.
A new racing law came into force in South Africa on January 1, compelling every race executive to have at least one one-mile race in each day's programme.

They Dare Not Speak.
Some trainers and jockeys—no matter how great "pals" one may be with them—are like the sphinx concerning racing.

Moving with the Times.
The fact that at most meetings nowadays the results at fixtures elsewhere are posted, spoils the newspaper boys' trade.

More Unequal Division.
Nine trainers out of ten are badly in need of more horses—the other few have more than they can look after. 'Twas ever thus.

A "Staying" Sire.
Breeders—especially those who desire genuine staying blood—should not forget that the Cesarewitch winner, Wargrave, is going to the stud this season. Here is a chance of getting real stayers and future Cup winners.

Sport Flourishing.
The gross receipts of the New York Racing Association, operating under the State Racing Commission, were last year 3,805,000 dols. The tax paid to the State by the Racing Associations during that period aggregated over 190,000 dols.—or 5 per cent. of the gross receipts.

The Country is "Stiffer."
It is a proverbial cry—backed up by results—that five-year-olds have practically no chance for our Grand National, and yet we see the Grand Steeplechase of Paris, of well over 4 miles, gained more frequently than not by a four-year-old.

A Sportsman.
Mr. Harry Rich, part owner of a few racehorses, is much better known in the polo than racing world, and does perhaps the biggest trade in polo ponies—having a magnificent establishment at Wembley Park. He is a fine, bold horseman, and has been known to jump anything, including turnstiles.

Sandown.
We have not had more interruption to racing than this winter for many a year, and—at the moment of writing—the prospect does not promise a dissipation of the frost. Those living in the country would not believe that sport was practicable at Sandown on Friday, and therefore they did not bring their horses. But seeing that it was not only reasonable to race, but that the going was actually good, the sudden abandonment of Saturday's programme was an equal surprise on the other side. Upon this, however, the executive are to be commended for their very prompt action and universal notification. Sandown—doubtless realising that it is the actual "little" public, the "half-crown ringites," who keep the game going just now—have endeavoured, successfully, to provide greater accommodation, comfort, and convenience for those in the "silver tank." At Sandown I made it my business expressly to have a look round the alterations and improvements. And seeing that sticking up for the little man has always been my hobby, and that through it I have brought off several minor improvements (and made numerous enemies), it is always a pleasure to recount any advancement, and to praise those promoting it if they deserve commendation. And if they deserve the opposite I do not stint it either.

The Acceptances.
Last week, despite its depletion through frost, engaged more than average interest. In the first instance, the Spring Handicap acceptances—flat or jumping—were all-round remarkable, a record, and a rare compliment to the weight allotters, be they individuals or committee. This pleasing result will now nicely counter-balance the poverty of the original entry, and further, with a prospect of fair fields, induce more betting (despite the recent Bill), and more open prices than seemed likely would be the case. It is much too early yet however for any sensible folk to think of speculating, alluring though the prices may be, or desperate the efforts of the commission agents—solvent or welshing. No stable commissions will be worked until February is turned, for it is mere guess work for any trainer to say what chance his horse has—what his form or condition is. All that the most experienced could possibly know is that their charge may look, go, or be doing well. A trial very near to the race day usually either confirms this—or, as is more likely the case, utterly discounts it, showing the animal to be absolutely out of form, and to have no possible chance. The final market is therefore always vastly different to what the interlocutory betting suggests, and many a horse that we now see on the 100-8 mark—or who will be ostensibly backed at less before the day, will eventually be an absentee, or start at three times the odds, clearly not "expected."

The Racing.
As to the actual happenings, the South Hatch stable provided every sensation in an exceptionally well received treble event for the more than popular colours of Mr. A. Stedall. Mayhap the highest plume goes to the one-eyed Rassendyl, who under top weight (in the absence of Mount Prospect II.) won what was once supposed to be the "big" Gatwick International Hurdle Handicap in a canter. The horse started much the worse favourite of the two running for the stable, each owner betting separately, and the trainer dividing his interests—9-10ths with the loser and only a saving clause for the "old horse." The fast run race was against Savernake, who, however, ran well, and the other "did the trick" handsomely. Thereby, as he had been easily beaten at weight for age by Simonson, it was not to be wondered at that Dafila at last met with his first defeat at jumping in trying to concede 12 lb. to the smallish but extraordinarily deep-bodied and strong chestnut. Every horse in turn follows the parable of "going once too often to the well," and Dafila, like everything else, at last met his Waterloo. This was a pretty costly matter to most of the heavy bettors who believe in, and follow, what is in the main a very sensible, and paying, maxim of backing a good horse and following him until he meets a better. At

ANTICIPATIONS UNDER WILLS, SETTLEMENTS, &c.—ADVANCES to any amount promptly arranged, from 4 per cent. per annum, for Persons, entitled to money or property upon the decease of friends or otherwise. Loan and interest can remain until Legacies are paid. No preliminary fees. Town or country.—Call (or write), Mr. E. WATSON, 88, Chancery Lane, London, W.C.

Domestic Servant Insurance.

LIABILITY of EMPLOYER in case of DEATH £300
Do. in case of Disablement .. One Half Wages (including Board and Lodging and other allowances) up to £1 per week.
Do. in case of Permanent Disablement .. A Weekly allowance during Whole Life of Domestic.

(A.) COMPLETE PROTECTION under all ACTS OF PARLIAMENT and at COMMON LAW. LEGAL LIABILITY only. From present date to 30th June, 1908. 2/6 Each Servant (male or female)

(B.) Same as (A.) with the addition of Full Wages for a Month and reasonable MEDICAL FEES 5/-

(C.) Same as (A.) and (B.) with Full Wages for a Month in case of illness through DIPHTHERIA, SMALL-POX, TYPHOID, or SCARLET FEVER 5/6

LIFE, PERSONAL ACCIDENT, MOTOR CAR and Insurance of every description effected by

H. E. HOPPERTON & CO., 49, QUEEN VICTORIA ST., LONDON E.C.

one time 6 to 1 was betted upon Dafila, who, although only a £70 horse to Hartigan last summer, had cost £1,000 as a yearling, towards which he never won a sou. Simonson—also none too smart on the flat—had been expressly bought for jumping by Mr. Stedall privately last autumn for £500, and he is clearly now worth twice that, being perfectly sound, built for the game, and on this week's form—which is perfectly true—quite the equal of Dafila, and therefore the best of the many recruits to hurdle racing. The only fear which the stable had anent Simonson at Sandown was that it was his first time out in public, which—no matter how free going or generous a horse is—must mean 5 lb. against him. To this, in my opinion, must be added every whit another 5 lb. through the débutante having to make all his own running, in consequence of which we saw him stand still and jump two or three flights, especially the obstacle facing the members' lawn; which meant the loss of six lengths each time. Thereafter he invariably went right away again into a long lead on the flat, so that everybody was, of course, saying that he was playing right into the hands of the speedy Dafila, whose electric spurts from the last hurdle had won him all his races. Dafila, however turned on the steam without the least effect between the last flights, and again in the run home, but Joe Dillon never had to move on the golden chestnut, who came sailing away and won hard held. No matter how Moran, who was slightly blamed, had ridden Dafila, the result would have been the same, and therefore the heartiest congratulations are due to such a fine sportsman at both branches of racing as Mr. Stedall, upon whom has quite fallen the "mantle" of the late Sir Blundell Maple, as the most popular and extensive metropolitan race horse owner associated with commerce.

Arthur Birch.

Very many of the racing forces—more especially most of the jockeys—when at Gatwick last week visited the patient, who was considerably better in spirits—in fact, his brightness astounded everyone. Yet his condition, the doctors say, is no less serious, although the poor fellow does not recognise it and is bearing up hopefully and wonderfully in his frightful position, which can only have one inevitable end. Seeing so many of his friends and with them chatting, even laughing over what he termed "old times," and riding their finishes again, figuratively, cheered Birch up enormously, but naturally had its reaction. Since then he has been somewhat despondent and prone to weeping, but quite resigned. In fact, I am glad to say that the effect of my fund (which is to be settled upon his children) has so relieved his mind that he expresses himself now as almost indifferent to the issue of his accident. The total collection—in which I have been so materially aided by Mr. J. D. Cohn, Mr. W. Nathan, and Mr. F. Pritchard—is now £1,450. And, as to show how universal the sympathy is, my latest contributors include the Earl Fitz-william, Lord Dalmeny, Lord Clonmell, Lord Llangattock, Sir R. W. B. Jardine, Mr. W. Bass, Messrs. Tattersall, Mr. Edgar Cohen, Mr. Douglas Clarke, Mr. C. S. Newton, Mr. Edward Robson, Mr. Phil Samuels, Mr. Wm. Brutton, Mr. V. T. Thompson, Mr. Geo. Thursby, Mr. R. W. Ethelston, and Mr. W. H. Pawson. It is pretty reasonable to say—especially counting some £250 which has been sent direct to the *Sportsman*, as the unquestioned outcome of my work and correspondence—that the total of the fund will reach £2,000, which I believe will be a record for such a case. Adding the semi-promised donation from the National Hunt Committee and the very justly due subscriptions from those for whom Birch rode (but who are, for some obscure reason, (waiting"), the total might readily be increased another £500. And had those donations been made at the early stages of the collection as a lead to others (for everybody, even sportsmen, invariably act like a flock of sheep) an additional "monkey" would have been there to provide for the maintenance of the injured man's "little ones."

Prophetic.

Hurst Park of course will, weather permitting, give us excellent racing. Here, even in face of Cinders and the other exposed cracks, I should pick CRATHORNE to win the Maiden Plate, AUNT MAY her race, ROYAL ROUGE the Handicap Steeplechase, and AMETHYST—although at a short price, his engagement—in fact, this looks almost a certainty. To-day (Thursday), at Leicester, do not miss the frequently absenting MOUNT PROSPECT II., should he contest the Hurdle Handicap.

Mr. Gant, of 25, Conduit Street, London, W., issues a waistcoat-pocket book for 1907, which for beauty and neatness we do not remember to have seen equalled. The binding is in red leather; there is a patent fastener, among the most adroit of its kind; the leaves are gilt-edged, and a natty little pencil is cunningly lodged within the book. A calendar—episcopal, financial, and astronomical—and business register is packed into a small compass, useful things to know alone finding a place in it. There are pages for social records, and a complete diary for the year. A handsomer little diary could hardly be desired, sent free to all clients! Mr. Gant's business is perhaps the largest Turf accountancy concern in the world, and his premises are situated in the very heart of the West End of London—namely, 25, Conduit Street, W. He has been established for many years, and is himself a well-known member of Tattersall's Subscription Rooms, which is a testimonial that requires no further remarks. Mr. Gant was the originator of the no-limit system—that is to say, he was the first Turf accountant to pay his clients the full odds betted against a horse. Write

ESTABLISHED 1861.

JAMES WEBSTER,
MIDDLEBURG, HOLLAND.
LINCOLN HANDICAP, GRAND NATIONAL, &c.
THE TURF CHRONICLE, sent free on receipt of address. Double and Treble Events.
NO COMMISSION CHARGED on Starting Price Investments
Bankers:— England—London and Westminster Bank, London
Scotland—Bank of Scotland, Glasgow.
Ireland—Bank of Ireland, Dublin.
Postage 2½d. Postcards 1d.

CHARLES LEVY,
28, REGENT ST., S.W.
(Business as usual during the winter.)
Telegraphic Address: "FOREJUDGE, LONDON."
Telephones:
3615 GERRARD, 4190 CENTRAL.

Telegraphic Address: "IRISHMAN, LONDON."
Telephone: No. 5072 GERRARD.
E. C. IRISH,
7, ARGYLL STREET, W.

W. G. MORTIMER,
51, LEXINGTON STREET,
REGENT STREET, W.
Best Terms. Particulars Free.
Established 1876.

W. H. SAUNDERS
Telegraphic Address is
"PLASTERING, LONDON."

TRACE AND PERCY,
15, JERMYN ST., LONDON, S.W.,
Every description of business undertaken. Advantageous terms post free on Application.
"LARRY LYNX," in the "People," April 1, 1906, attributes our success to straightforwardness and accuracy.

A. HEATHORN,
51, WARWICK STREET, REGENT STREET, W.
Business continued through the winter, as usual.
Accounts opened on approved references.
Telephones: 4171 Gerrard, and 11220 Central.
Telegraphic Address: Fretting, London.

JOHN ROBERTSON & CO.
TURF ACCOUNTANTS,
FLUSHING, HOLLAND.
Postage 2½d. Postcards, 1d.
The "Winning Post," July 7th, says:—
"A Straightforward Firm of Accountants."
WRITE FOR RULES.

JOHN BULL OVER-SEAS.

JOHN BULL to his Readers.

My dear Children—As you are aware, I am the fortunate owner of oversea possessions, where members of my vast family live and move and have their being in much the same way as you do at home.

The opinions, the hopes, the aspirations, the sympathies of these children are, however, but imperfectly known here, and I propose to give them a wider publicity than they have ever yet enjoyed.

To effect this object, I have acquired a high-class monthly magazine, appropriately named **OVER-SEAS**, and which will, in future, be known as

JOHN BULL OVER-SEAS.

JOHN BULL OVER-SEAS will be published monthly, and the First Number of the New Series will be issued on the **15th** of **February** at the reduced price of **3d.** It will be fully illustrated, printed on art paper, and in get-up and literary value will be equal to the very best magazines.

JOHN BULL OVER-SEAS will enable you to keep in touch with your friends and relatives in the Colonies.

JOHN BULL OVER-SEAS will have the hearty support of all the Agents-General.

JOHN BULL OVER-SEAS will have an Information Bureau for the use of its readers.

JOHN BULL OVER-SEAS.

Published on the 15th of each Month. Price THREEPENCE.

Order your Copy now.

Offices—4, RED LION COURT, FLEET STREET, LONDON, E.C.

FRENCH OR GERMAN

BY POST, In Classes, or Privately.

For 30 years **Mr. HUGO, the most successful Language Teaching Specialist living,** has been teaching Languages, and studying the difficulties of many thousands of pupils. This course is the result of daily experiment to one end—to make Languages easy of acquirement, to teach **only what is really essential,** and to teach that thoroughly. Hugo's new 1907 Self-Tuition Course gives a practical mastery of the important part of the Language in an incredibly short time.

WOULD YOU LIKE TO SPEAK

FRENCH OR GERMAN?

It is so easy if you join

HUGO'S 1907 SELF-TUITION COURSE BY POST.

Special Offer to "John Bull" Readers of a

50/- Course for 30/-

payable 2s. 6d. monthly for 12 months, which is not an expensive way of acquiring one of the most useful languages.

This offer may at any time be withdrawn; but by sending your first monthly instalment of 2s. 6d. AT ONCE, you ensure joining on these temporarily reduced terms.

FOR THIS 30s. YOU AT PRESENT GET:

1. Fifty Self-Tuition Lessons, sent post free in weekly booklets of 16 pages each.
2. A collection of copyright practice-tables.
3. Six class lessons of one hour each, or six private lessons of twenty minutes each, orally or by post.
4. A set of Hugo's unequalled Text-Books—value of the French Books, 15s.; of the German, 10s. (in addition to the 50 booklets).

BOOKLETS FIT POCKET. LARGE CLEAR TYPE. READABLE IN TRAIN.

HUGO'S COPYRIGHT PRACTICE-TABLES AND BOOKLETS enable Students to begin to SPEAK AND WRITE FRENCH OR GERMAN in simple language from the very first lesson.

Mr. HUGO'S FEE is £100

for a Course of 20 Day Visits at the Student's Private Residence (within 30 miles of London).
By taking our SELF-TUITION COURSE, which embodies in print HUGO'S system of Oral Teaching, you can now obtain precisely the same for twelve monthly instalments of 2s. 6d.

Write for Prospectus and Specimen Booklet. Mentioning "John Bull" is essential.

HUGO'S LANGUAGE SCHOOLS (Established over 30 years)

33, Gracechurch Street, City.
303, High Holborn, W.C.
233, Regent Street, Oxford Circus.
195, Earl's Court Road, S.W.

SMALL CLASSES. NATIVE TEACHERS, PRIVATE LESSONS.

Printed for the Proprietors (John Bull, Ltd.) by Odhams Limited, 93 and 94, Long Acre, and 1, Burleigh Street, Strand, W.C., and Published at 4, Red Lion Court, Fleet Street, London, E.C.

Applications for Advertisement Space in "JOHN BULL" must be made to Messrs. GREENBERG & Co., Ltd., Advertisement Contractors, 80, Chancery Lane, London, W.C. Telephone 212 Holborn.